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ABSTRACT

This is an abstract bibliography of selected publications and studies related to the theory and practice of student financial aid in post-secondary education, produced in the United States during the years 1972 through June 1975. Abstracts are grouped under five major headings and three sub-headings: (1) publications related to broad student financial aid areas including philosophy and practice, state and federal issues, and general; (2) publications related to scholarships, fellowships, grants, awards, and gifts; (3) publications related to student loans and loan funds; (4) publications related to cooperative education; and (5) publications related to student employment. (Author)

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# ABSTRACT

# A COMPENDIUM OF SELECTED ABSTRACTS OF LITERATURE ON STUDENT FINANCIAL AID IN THE UNITED STATES BETWEEN 1972-1975

By

David Warden Morris

B.S. in Ed. University of Texas, 1952

M. Ed. Lamar University, 1974

Murlon Dye

Murlon Dye, Ed.D., Advisor
Associate Professor of Psychology
East Texas State University
Commerce, Texas

A Dissertation Submitted in Partial Fulfillment of
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# ACKNOWLEDGEMENTS

Within the emerging profession of student financial aid administration, there are today a host of living pioneers. However, the person most responsible for the encouragement to develop this compendium was Jerry Lytle, Director of Student Financial Aid, East Texas State University, Commerce, Texas. His vision of social change, through the use of student financial aid, provided the researcher a daily reminder of the importance of research dissemination and the rapidly changing role of student financial aid administration.

The researcher most gratefully acknowledges the institutional assistance provided by Educational Research Information Centers in Washington, D.C., and Indiana; the valuable material from Claremont Graduate School, Claremont, California; and, as with many educational researchers, the reliance upon studies found in Dissertation Abstracts International and Education Digest.

The compendium was informationally organized around the framework established in the American College Testing Program publication, An Annotated Bibliography in Student Financial Aid, 1960-1973.

Material selected for inclusion dating from January 1972 through June 1975, was determined by the researcher applying the Educational Research Information Center guidelines as to whether the work was sufficiently valuable, significant, and of wide enough interest to be disseminated nationally.

The style presentation followed guidelines established by the American National Standards Institute, New York, New York.

The researcher most gratefully acknowledges the administrative efforts of Dr. Murlon Dye and the professional typing skills of Barbara Sturgeon.

Most importantly, the strength, patience and love, freely given by my wife, Marta Zetina Morris, was most thankfully received.

# CHAPTER I

## INTRODUCTION

Financial aid to students has been one of the fastest growing segments in the U.S. education business.

> Twenty years ago the amount of student aid from all sources, public and private, amounted to less than $100 million. By 1973, it had grown to nearly $6.4 billion, an increase of more than six thousand percent. The number of students receiving aid has also risen dramatically, from an estimated two hundred thousand in 1955 to more than three million in 1974.[1]

Growth has been accompanied by an extraordinary diversification, both in the types of aid available and in the racial and class make-up of the student clientel. A veritable flood of students from ethnic, racial and class minorities, and from more mature age groups has swollen the ranks of the residential-commuter college-going population. These "new boys" have been largely more dependent on student aid and have brought to their extended schooling a vastly broader range of goals, interests and expectations than was conventional in earlier years.

The sheer weight of numbers of students from all walks of life who formerly would have found postsecondary education beyond their means, testifies to the accomplishment of the student aid system in rising to the objective of universal education. Today, however, the student aid system is fast becoming a victim of its very success. As the volume and variety of needs have slowly become politically apparent, the system has proliferated into a luxuriant tangle of programs, policies and procedures that has become an all but impenetrable jungle to professional aid administrators, legislators, educators and social planners let alone to the student beneficiaries.

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[1] U.S. Department of Health, Education, and Welfare, Bureau of Postsecondary Education, National Task Force on Student Problems Report (April, 1975), p. 1.

In 1975 it is estimated that more than $8 billion dollars will have been expended in some form of student financial aid. These funds have been programmed, legislated and administered by thousands of planners, legislators and aid officers throughout the country and yet there are no national or regional institutional centers of research, residential training programs for financial aid officers nor a single textbook or comprehensive reference in the field.

In reviewing course requirements and descriptions in 18 graduate counseling and guidance training programs, no mention of student financial aid was found. Nothing again was found in a similar search of the curricula in educational administration. According to Dissertation Abstracts International,[1] there are less than 90 doctoral dissertations that could be grouped loosely into student financial aid studies. From the paucity of such studies, their dating and institutional location, it seems reasonable to assume that no traditional academic structure has to date emerged to encourage and facilitate training and research.

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[1] Dissertation Abstracts International, vols. 20-34 (Ann Arbor: Xerox University Microfilm, 1960-1974).

The load of research and training in the financial aid field has largely been carried by two non-profit corporations: American College Testing Program (ACT) and the College Scholarship Service (CSS).

The services provided by ACT and CSS have established the general mechanism for in-service training and collection of selected types of data related to student financial aid. A more recent entry into the field of student financial aid, training and research, is the Technical Assistance Consortium To Improve College Services (TACTICS). TACTICS is a program which serves the black colleges and is supported by grants from the U.S. Office of Education. The financial arm of TACTICS is the Moton Consortium on Admissions and Financial Aid. The Moton Consortium's role is to provide workshops, on-campus consultations and other types of technical assistance to financial aid officers in the sixty-six participating colleges.

ACT, CSS and TACTICS each have and continue to provide valuable assistance and direction in this field; however, long-term, in-depth professionalization, as reflected by institutional research and training programs, is dependent on the formalization process found in residential institutions. This has not yet emerged.

The present failure of the existing organizations to lend themselves to this role is manifested in ACT's Handbook for Financial Aid Officers.[1] Here, research and evaluation are identified as the major unmet need in the field of student financial aid. The Handbook develops this position by identifying research as important for the following reasons:

(1) Establishing national goals

(2) Pretesting proposed programs or courses of action

(3) Assessing results in relation to goals

(4) Resolving operational questions

(5) Providing operational information

(6) Formulating a body of professional knowledge.

Specifically related to the last point is the need for formalized training of professionals in order to formulate and communicate a body of professional knowledge.

There is evidence to indicate that little attention has been paid to research and evaluation because of a lack of interest on the part of various governmental agencies; the fact that financial aid officers are drawn from academic disciplines that do not provide for use of research skills; difficulty in defining problems to be researched; possible overlaps due to the differing types of information required if one is viewing problems from student, institution, state or federal perspectives; lack of easy access to the massive body of literature developing around this area.

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[1] The American College Testing Program, Handbook for Financial Aid Officers, loose leaf edition (Iowa City, Iowa: n.p., 1970), pp. 14-15.

During the decade of the 1950's, a number of very limited financial aid bibliographies were prepared. These were included in Student Financial Aid in Higher Education: An Annotated Bibliography, U.S. Office of Education, Division of Higher Education, 1961. Following this period, no efforts along these lines were made until the school year 1971-1972. At that time, Gary L. Matney and Penny S. Winn, graduate students in Higher Education at Southwestern Illinois University, Carbondale, produced an unpublished annotated bibliography entitled, "An Annotated Bibliography of Student Financial Aid Publications from 1960 through 1971." From this selected beginning, Richard Weidemeir added other references and published An Annotated Bibliography in Student Financial Aid, 1960-1973. This coverage ended with 1972 (except four 1973 entries) and was not published until 1974 by the American College Testing Program, Iowa City, Iowa.

The only known student financial aid abstract compendium, prior to this study, was published in February 1972 and is entitled, Bibliography for Financial Aid Counselors and Review of Research. The collection was the Research Committee Report #1 of the Western Association of Student Financial Aid Administrators.

The purpose of this present compendium has been to create a secondary research tool whereby working professional student financial aid administrators would have access to current theory and practice through a single volume reference. Secondly, it has been designed to provide adjunct material that would be useful at such time specific institutional training programs began to emerge.

With the information explosion, abstract compendiums have become increasingly important to the development and continuance of other research and evaluation efforts. Critical to viable research is the awareness of and ready access to the information contained in previously accomplished works. Unfortunately, the student financial aid field, multi-disciplinary in character, is bereft of comprehensive reference materials. This shortage has and continues to produce a retarding effect upon the professionalization process.

It is hoped that this selected abstracts compendium of articles, journal materials, books, doctoral dissertations, conference reports, government and private studies, may prove useful to those interested in harnessing one of the great social change agents of the twentieth century, namely, postsecondary student financial aid.

# CHAPTER II

## PUBLICATIONS RELATED TO BROAD STUDENT FINANCIAL AID AREAS

### Philosophy and Practice

Abert, James G. "Money for Continuing Education." Change 5 (October 1973): 8-9. Although people who do not make up their minds about a career by the age of 20 have an easier time in the United States than in most advanced countries, financial support for education for a later career decision is almost nonexistent, and schools are not eager to face the problems of older students. The option of night school for those without sufficient support for full-time study is exhausting and discouraging. Continuing education needs to provide for upgrading, retraining, and alternative career needs.

A semi-autonomous federal National Continuing Education Trust could fulfill such needs through individual fund entitlements keyed to social security numbers. Funds might be accumulated by decreasing the outlay for the first 12 to 13 years of education. An annuity allowing a weekly stipend of $200 for one year between the ages of 28 and 32 could be purchased, and those who did not use their stipends could convert their entitlement to early retirement or life insurance. Each school district would thus be responsible for both the current and future education of its students. If people were convinced of the usefulness of continuing education, additional funds rather than a shifting of present funds might be possible. State and federal funds as well as local might be used, and the funds could be made available to all or to selected groups. If upgrading or retraining for the same firm were the purpose of continuing education, the employer could be expected to bear the costs. If social security were used, the people receiving continuing education could be required to work longer at the end of their careers. Loans could be based on present or future ability to pay.

Adams, Charles F., Jr., and others. Student Financial

Aid in Illinois: A Program Evaluation. Springfield: Illinois Economic and Fiscal Commission, 1974. This program evaluation by the staff of the Illinois Economic and Fiscal Commission seeks to examine the impact and effectiveness of the major student financial aid programs in Illinois. Particular emphasis was placed on public university undergraduate students. In collecting information, a survey was distributed to over 7,800 public university students. Responses were received from 42 percent of these. Surveys were also sent to financial aid administrators and to budget and finance officers at all public and private colleges and universities. Some of the report's findings and recommendations, include: (1) A simplified, probably standard, form should replace the confusing welter of forms a student must use to apply for financial aid. (2) Non-repayable assistance and loans play a more important role in the budgets of low income students, but low income parents as well as middle income parents still make a considerable financial effort to send their children to college. (3) Small businessmen seem to be unfairly treated by the current method of determining how much aid a student needs. (4) The Illinois State Scholarship Commission should institute tighter monitoring to detect fraudulent aid applications. (5) Studies should be made of students who do not win State scholarships to find out whether without that aid they cannot attend college for financial reasons.

Barry, James Francis. "A Study of the Role of the Director of Financial Aid in His Own Institution in Selected Colleges and Universities in the Midwest." Ph.D. dissertation, Loyola University of Chicago, 1974. The purpose of this study was to identify selected factors related to the importance of the financial aid director in his own institution. The instrument used for gathering the data was a questionnaire developed by the writer. In the summer of 1972, it was mailed to a stratified random sample of one hundred and seventy financial aid directors in four-year colleges and universities in the eleven states that make up the membership of the Midwest Association of Students Financial Aid Administrators. Stratification of the sample was based on size, type, and method of control of the institutions.

An index of importance was developed based on six criteria: (1) the director's place in the administrative structure of the institution; (2) his salary in relation to faculty salaries in his institution; (3) whether or not he holds faculty rank; (4) whether or not he is tenured as financial aid director; (5) his involvement in financial aid policy formulation at his institution; (6) his involvement in the formulation of other policy at his institutions. Salaries of the financial aid directors were compared with teaching salaries in their own institutions as reported in the Bulletin of the American Association of University Professors and ranked at the instructor, assistant professor, associate professor, or professor level.

On the basis of the six criteria, directors were ranked on a scale of high, medium, and low in importance. The three groups were then analyzed to determine what significant differences could be found. The variables forming the basis for this analysis were grouped under four headings: (1) those relating to the particular institution where the aid director was employed; (2) those relating to the director himself; (3) certain opinions of the aid director about his position in his institution; and (4) the aid director's decision about his career choice. The method of analysis used was chi square in a contingency table.

One hundred and fifty or 88.2 per cent of the questionnaires were returned. Only one hundred and nine, however, contained complete information so that all six criteria could be used in the ranking of directors. In most cases, the incompleteness stemmed, not from nonresponse to a particular question, but from the fact that information was not available about teaching salaries at several institutions.

Results of the study showed that the typical profile of a director of financial aid ranking high in importance in his own institution was that of a male with a doctorate or in a doctoral program, who is involved in his profession as a teacher or leader in financial aid workshops or seminars. He is also probably someone who publishes articles on financial aid in professional journals. He is a director of financial aid at a public institution rather than a private one. From a sampling of his opinions about his position in his institution, he shows definite satisfaction with his role in the formulation of institutional policy in addition to financial aid policy. He is also probably more satisfied with the amount of authority he has to do an effective job as financial aid director. Furthermore, he is more likely to feel that his superiors have a clear picture of the kind of job he is doing in financial aid administration.

In addition to analyzing the high, medium, and low groups, much descriptive data was obtained about aid directors. For example, the study revealed a distinct minority of women in the position of financial aid director. Women's salaries were more usually at the lowest level and no female director reported that she had tenure in her institution. One hundred per cent of the respondents said that they were involved in the formulation of financial aid policy in their institutions. Finally, the study revealed a surprising 62 per cent of the respondents who said that they had made the position of financial aid director a career choice.

Breuder, Robert L. "A Study of the Distribution of Financial Aid Awarded by Florida State University to Florida Public Junior College Transfer Students and Incoming Freshmen." The Journal of Student Financial Aid 2 (May 1972): 23-31. As part of the attempt to remedy articulation problems between Florida junior colleges and Florida State University, a study was made in fall, 1970 of financial aid payments to incoming freshmen and transfer students.

Of the nearly $635,000 awarded in 1970, slightly more than 50 per cent went to 290 Florida junior college transfer students, while 292 incoming freshmen received slightly less than 50 per cent. The number of students from each junior college ranged from 83 Miami-Dade students who received 30 per cent of the money given to transfer students to one Florida Keys student. The percentage of transfer students receiving money ranged from about 40 per cent of the students from Lake Sumter and South Florida to somewhat more than 10 per cent each from Broward, Gulf Coast, and Palm Beach. The average amount given transfer students was $1,110, which equalled the amount the U.S. Office of Education estimated was necessary to send a student to a public college for one year. Average family income ranged from nearly $7,700 at Edison Junior College to over $11,000 at Palm Beach and Broward, with very little relationship observed between average family income and average amount of financial assistance for the students transferring from these colleges.

Brewster, Kingman, Jr. The Report of the President. New Haven, Connecticut: Yale University, Office of the President, 1972. Two major policies that are followed at Yale University are discussed by its president in this document. The first is that policy of accepting all qualified students into Yale College, regardless of ability to pay. This policy has met in the past with great controversy in light of the financial problems that higher education institutions all over the U.S. are facing. However, it is felt that the high academic standards of the College would of necessity be lowered if only those students who are able to pay the high tuition are to be granted admission. In addition, it is felt that such a policy helps to perpetuate the great American dream that any person with potential, regardless of financial background, may rise as far as his ability allows. The other policy defended in this paper is that of granting tenure to senior professors at the University. Arguments have arisen concerning this policy on the grounds that tenure promotes laziness in professors and keeps younger persons with more advanced ideas from joining the teaching profession. It is felt at Yale, however, that those professors granted senior status have been so carefully screened before they are tenured that the University can be certain that tenure will not breed laxity. In addition, the presence of tenure promotes academic freedom that can be achieved in almost no other way.

Burnett, Dana Dunning. "The Administration of Financial Aid for Financially Independent Students at Big Ten Universities." Ed.D. dissertation, Indiana University, 1972. The problem of this study was: (1) to analyze the definition of "financially independent student" used by financial aid officers at Big Ten universities; (2) to study the criteria utilized when awarding financial aid to students who are independent of parental resources; and, (3) to examine the attitudes and perceptions of Big Ten financial aid directors toward the emerging problems related to the financially independent student.

The directors of financial aid at all Big Ten universities or their representatives were interviewed according to a structured interview schedule. Responses were recorded by tape recorder and coded at a later time. Data from each institution were flow charted and a representative model for each unique set of criteria for independent status was developed. Decision making, need analysis, and packaging procedures for financially independent students at these institutions were also analyzed.

Well developed procedures are in effect at each Big Ten university for the purpose of formulating financial aid policies especially at the public schools in the population studied. Institutional definitions of "financially independent student" were found to vary widely. Seven unique models of independent status were identified among Big Ten universities. Most, but not all, Big Ten aid officers indicated that an independent student is required to assume a greater proportion of assistance in the form of loans and employment because he is independent.

A general planning model, which might be used for the formulation of policies for financially independent students, was developed from a synthesis of the definitions and procedures for determining independent status utilized by Big Ten financial aid administrators.

Bushnell, Van Ladd. "Analysis of Student Financial Aid Programs in Four-Year Colleges and Universities." Ph.D. dissertation, Arizona State University, 1974. The purpose of this study was to examine the practices in administering student financial aid programs in four-year colleges and universities located within the boundaries of the Western Association of Student Financial Aid Administrators (Arizona, California, Hawaii, Nevada, Oregon and Washington) in this geographical region. Specific questions to be answered were: 1. What is the staffing and structure of financial aid offices? 2. What is the role of the financial aid committee? 3. What are the processes and criteria by which aid is awarded? 4. What are the relationships between financial aid practices and institutional size and geographical location?

A questionnaire was developed using knowledge of financial aid obtained from the literature and from personal experience. The questionnaire was used to gather data on the practices used by financial aid administrators in administering financial aid for this descriptive survey. The assumptions were made that financial aid officers, or their assistants, could accurately describe or could obtain the necessary information to describe accurately practices in administering financial aid programs in their respective institutions. The mailed instrument was a reliable method of gathering data on student financial aid practices and offered adequate expression of details to make the research questions answerable.

Some of the findings were: The majority (97.5 percent) of the institutions had an office designated as student financial aid. Better than half of the financial aid offices were located in the same building as the business office, the admissions office and the registrar's office; and the communications (record information) between these offices were mutually accessible.

A majority (65.4 percent) of the institutions disbursed their financial aid from the business office. Better than half (53.1 percent) of the financial aid officers were placed under student personnel in the organization chart. The majority (50.6 percent) of the chief financial aid officers had master's degrees and an academic (teaching) background.

Most of the institutions (83.9 percent) had a financial aid committee which was primarily advisory in nature. The strongest point in the financial aid program was a sound philosophical base for financial aid. The weakest point in the financial aid program was inadequate scholarship funds.

Among the recommendations were listed the following items:

1. Every institution should have an office designated "Student Financial Aid" or some similar title. The office should be staffed by a director; secretarial help and additional assistance should be provided as the volume of work load justifies.

2. The location of the business office, financial aid office, admissions office and registrar's office should be located in the same building or in close proximity.

3. Professional preparation in student financial aid should be gained from an academic curriculum and internship designed and administered by four-year colleges and universities.

4. When the admissions office, business office and financial aid office cannot be housed in the same building, a terminal to the central computer should be a part of the equipment available for securing information from these other offices.

5. For a financial aid office to function smoothly, the placement of this office should be under the division of student personnel with the chief financial aid officer reporting to the vice-president of student affairs or dean of students, depending upon the size and staff.

6. Professional preparation in student financial aid should be gained from an academic curriculum and internship designed and administered by four-year colleges and universities.

7. Financial aid committees should serve as policy making and advisory bodies. Day-to-day operation and actual awarding procedures should be within the purview of the chief financial aid officer.

Collins, J. Stephen. "Verification of Parental Income Estimates by Means of Federal Tax Returns--The Experience at One Institution." Journal of Student Financial Aid 3 (November 1973): 20-25. In the spring of 1972, the Financial Aid Office of Boston College started requiring a notarized copy of the 1971 Federal Tax Return from all students. A comparison was made between the actual and estimated incomes of the parents of more than 1,000 freshman students. Actual income exceeded $1.7 million, averaging a discrepancy of $1,500 per family. An analysis of figures by income ranges revealed that low-income families (0-$5,999) often overestimated their income, in contrast to middle- and high-income brackets. Most of the discrepancies occurred in the three ranges between $9,000 and $24,999, with particularly heavy discrepancies in the $12,000-$17,999 range. Out of 1,202 families, 906 underestimated their income on the Parents' Confidential Statement.

Curtis, Grant E. Who Should Support the Nontraditional Aid Applicant? New York: College Entrance Examination Board, 1974. Tufts University requires financial information from both parents of all undergraduate and many graduate students to aid in the equitable distribution of available funds. Parents are informed that they have more responsibility for the education of their children than do either the university or the public. Financial aid awards are based upon the amount the parents can reasonably provide. If financial aid favors families rejecting responsibility and discriminates against those who accept their financial burden, the tremendous strains on higher education will increase. If some parents are relieved from support others will demand the same privilege, and several billions more in new aid funds will be required.

DeFiore, Leonard. "The Ivy Group Turns Over a New Leaf." The College Board Review 88 (Summer 1973): 6. In December, 1971, Brown, Columbia, Cornell, Dartmouth, Harvard, Pennsylvania, Princeton, Yale, and the Massachusetts Institute of Technology (MIT) agreed on the need for a new admission system to replace the foundering 20-year-old cooperative venture in common admission procedures. A system was desired which would be less anxiety-ridden and would let students know where they stood as early as possible. The need for compromise between a rolling admission program and a common notification date resulted in an Early Evaluation Procedure similar to one Princeton had been using.

Under the new plan, all but the Early Decision applicants will receive tentative assessments of their chances for admission between November 1 and February 15. The official notification of acceptance or rejection, as well as financial award announcements, will be sent in mid-April on a date to be decided on annually. The early assessments will be made by the initial reader of the student folders, while the final decision will be made by the entire admissions committee. Financial awards to students who apply for aid at more than one Ivy Group institution will be adjusted to ensure equity. In cases where a student has been accepted by another institution not adhering to the May 1 Candidate Reply Date and must make a deposit to that institution or lose the chance to enroll, the Ivy Group institution will inform the student's counselor of its decision along with a range estimate of the probable financial award. Brown, Columbia, Cornell, Dartmouth, MIT, and Pennsylvania also offer the Early Decision Plan in which students must apply before November 1, and decisions, usually including the financial award, will be announced by December 15.

Dominguez-Urosa, Jose. "Student Loan Institutions in Slected Developing Countries: An Analytical Framework and a Rationale for Their Inclusion in the Banking System." Ed.D. dissertation, Harvard University, 1973. Although the use of credit by individuals for educational purposes is not new, national student loan programs are a relatively recent innovation. This thesis begins by providing a historical overview and a description of existing national student loan institutions (SLIs).

It then addresses itself to a basic difficulty of SLIs in less developed countries (LDCs): a shortage of fiscal funding.

SLIs are here conceived as a means of increasing educational opportunities for gifted low-income students. A proposal is made to transform existing SLIs into nonmonetary financial institutions. Before formally presenting this proposal, three basic questions are considered:

Is it possible to define the capital requirements of an SLI as a function of the intended social impact? (Social impact is defined as the ratio of low-income students financed to total higher education enrollments.)

Is it possible to identify the socio-economic characteristics which make SLIs viable, and/or those which determine the need for a subsidy?

Is it possible to provide some functional guidelines for securing the SLI's stated goals?

Models are then developed to answer these questions.

The analytical framework (Section Three) provides for the identification of the relevant social and financial variables in a country which may be used to test the economic and financial feasibility of an SLI, and to formulate alternative policies. The framework is applied to selected developing countries (i.e., to sets of relevant variables that may exist in actual countries). Two out of three "countries" tested fail to meet the criteria of providing a social impact of 25% with an amount of capital not exceeding 3% of the GNP.

It is discovered that the wider the social disparities and the greater the higher education enrollments in a given country, the more difficult it is to establish an SLI.

An auxiliary model is developed to allow simultaneous consideration of the social impact, student debt ceilings, and the capital required under any macro-economic constraint defined. It also defines the amount of subsidy required to make an SLI viable.

The individual's financial ability to repay his loan is tested in another auxiliary model. A maximum level of indebtedness is established. A constant repayment rate is proposed to overcome the adverse effects that high inflationary conditions can have on financial feasibility.

A proposal which would raise tuition fees and provide credit simultaneously is considered. A full-cost tuition plan is tested and found infeasible on the national level. The partial-cost tuition modality is found to be technically feasible up to about one-third of total higher education expenditures; its viability, therefore, is a function of political and cultural considerations.

A conceptual framework (Section Four) provides for an identification and analysis of the functions that would secure the achievement of the goals defined for the SLI. The SLI's functions are seen as existing in four clusters: operational-social and operational-financial, and strategic-social and strategic-financial.

The financial and social purposes of the SLI are shown to be in conflict. In some cases, a subsidy may be required to avoid a socially undesirable overburdening of individuals while preserving the financial integrity of the SLI. Establishment of a Special Fund is suggested to provide the flexibility needed to cover extraordinary hardship cases.

A distinction is made between "absolute" and "relative" subsidies. The absolute subsidy is that subsidy required to place an SLI on the socio-economic feasibility threshold. Unless a government can supply at least the absolute subsidy from its fiscal resources, the SLI should not be established.

A proposal is offered whereby a financially sound SLI could become part of the national banking system. This proposal, of course, is not applicable unless the socioeconomic and financial feasibility tests have been passed. The transformation of the SLI into a nonmonetary financial institution would allow for a reduction of the SLI's capital (which is normally the amount of capital borne on fiscal resources). It might also generate part of the financial subsidy. The absolute subsidy, however, would be outside the scope of the financial structure proposed.

Eckert, Miles Albert. "Development of a Functional Model for a Community-Junior College Financial Aid Office by the Delphi Technique." Ed.D. dissertation, East Texas State University, 1973. The first purpose of this study was to identify the functions of a model financial aid office in the community-junior college. The second purpose of this study was to compare the functions of Texas community-junior colleges to this model to determine if differences exist due to size of the community-junior college student enrollment.

The Delphi technique of refining group opinion was used to develop the list of functions for the model. A series of three questionnaires was mailed to a national panel of 68 community-junior college financial aid officers nominated by regional Senior Program Officers of the United States Office of Education. The first was open-ended and solicited financial aid functions from the panel. The second questionnaire was composed of 145 functions sorted from an 84 percent return of the first questionnaire. Each participant rated each function as to whether it should be performed by a model office. After a return of 91 percent on the second questionnaire, the third questionnaire was formed by adding a new rating scale, the median, and quartiles

1 and 3 to the margin of each participant's second questionnaire. Functions for the model office were then selected on a basis of an interquartile range no larger than 1.55 and a median no smaller than 6.25 for each function on the third questionnaire.

These functions were used to prepare a questionnaire which was mailed to the financial aid officers of 50 Texas public community-junior colleges. Each financial aid officer was asked to rate his office's performance on the model functions during the past school year. Eighty-two percent of the subjects returned this questionnaire. Percentages for the performance of each function, classified as below average, average, and above average, were computed for each item and each major category. A one way analysis of variance between groups was then employed to test for differences in the performance of functions between small, medium, and large sized Texas community-junior college financial aid offices.

The Delphi technique identified 99 functions in 10 major categories for the model community-junior college financial aid office. These functions were categorized as: (1) Counseling, (2) Application Processing and Determination of Awards, (3) Public Relations, (4) Recruitment, (5) Office Management, (6) Other Functions Related to Federal, State, and Local Aid Programs, (7) Placement, (8) Cooperative Functions with Other College Divisions, (9) Research and Evaluation, and (10) Professional Development.

The state survey revealed that Texas community-junior college financial aid officers rated their offices' performance above average on 7 of 10 major categories. No significant differences in performance were found between the different sized Texas community-junior colleges on the major categories.

The following conclusions were drawn from this study.

1. The Delphi technique successfully identified functions appropriate to a model community-junior college financial aid office.

2. Texas community-junior college financial aid officers appeared to be well satisfied with the performance of the model functions in their financial aid offices.

3. Differences in the performance of the model functions, between small, medium, and large community-junior colleges, as perceived by Texas community-junior college financial aid officers, were minimal.

Despite the diversity of community-junior colleges, the financial aid offices of these institutions seem to function in a similar fashion.

The functions developed by this study are basically bureaucratic in nature. For the most part, functions requiring more than routine office contact with students on campus were rejected in the formulation of the model. This type of contact was particularly true in the counseling category.

Elliott, William Frank. "Management of Admissions and Financial Aid: The Net Tuition Income Concept." Ph.D. dissertation, University of Pittsburgh, 1974. This study was prepared in order to take a critical look at existing procedures for the management of the admissions/financial aid process and proposing an alternative method, the Net Tuition Income concept.

The purposes of the study and methods used in performing the study were:

1. Describe, as a result of a search of the literature, past trends and future projections for the first-time college enrollment;

2. Describe, as the result of a search of the literature, marketing techniques as they apply to college recruiting and admissions;

3. Develop, based on research observations and calculations, the Net Tuition Income concept as a means of managing the admissions/financial aid process;

4. Assess, by means of interviews with college officials, the acceptability of the Net Tuition Income concept and related admissions and financial aid activities.

In conclusion, this study shows that past enrollment trends and future projections and forecasts indicate that there will be a drop in first-time college enrollment of 502,000 students by 1991 from the 1974 level. Economic theory therefore demands that all colleges will not survive. Continued existence will be granted only to those colleges which are aware of the ever-changing environment and are able to adapt to meet the needs of society.

A means of being aware of the ever-changing environment and adapting to meet the needs of society is for colleges to adopt a marketing strategy of market research, product development, distribution and promotion in recruiting and admissions.

A successful recruiting and admissions market strategy requires a responsive administration of financial aid. The technique of managing admissions and financial aid by the Net Tuition Income concept can increase the tuition income of those colleges which are underenrolled and have not met the need of all accepted students. Such a procedure sets the net revenue produced from the entering freshman class as the objective of the admissions/financial aid process, as opposed to the more traditional objectives of meeting a specific student quota and keeping within a fixed financial aid budget.

There are many problems with which admissions and financial aid directors have to cope which seem to be the result of misunderstanding, confusion and lack of knowledge on the part of the college president, chief academic officer, chief financial officer, director of admissions and director of financial aid. Nonetheless there is a consensus among the college officials to accept the Net Tuition Income concept as a useful management technique.

Green, Edith. "The Disadvantaged Middle Class." National ACAC Journal 18 (November 1973): 1-4.
Although U.S. programs were intended to create every opportunity for disadvantaged children to attend college, they were not intended to penalize the middle class. As a result of current and proposed financial aid programs, however, middle-income students are left without help in countless instances, and yet, at the same time, their families are required to pay a larger and larger proportion of tuition costs for other students. Private college education is fast becoming out of reach to all but the children of the very rich and those of the very poor who can qualify for full scholarship aid. Pricing children of the middle class out of private colleges could result in closing the doors of many such colleges. Estimates show that by 1985, private institutions will enroll only 15 per cent of the students, as opposed to 25 per cent at the present time and 50 per cent in the 1950's. Whereas the National Defense Education Act and Guaranteed Student Loan programs were designed to help middle-class families, they are being replaced by unwieldy and unreliable programs such as the massive Basic Opportunity Grant program which are filled with inequities and unable to meet middle-class demands.

Greene, Estelle. "A Defense for Diversity: More Colleges for More Students." Regional Spotlight, November/December 1973, pp. 1-5. The current trend toward homogenization of colleges is illustrated by the fact that in the last two years 31 colleges in the U.S. have closed, 8 have merged, and 6 private colleges have been taken over by state or local institutions.

Two recent proposals for funding policies come from the Carnegie Commission on Higher Education (Higher Education: Who Pays? Who Benefits? Who Should Pay?) and the Council for Economic Development (The Management and Financing of Colleges). Both studies recommend raising tuition at public colleges and increasing individually-awarded aid to students. Loans, particularly long-term loans (up to 40 years) are recommended for students of all income levels, plus portable grants to low-income students. Both studies recommend increased state participation in loan and grant programs and increased aid to private institutions.

The "market choice" which would result from these efforts to equalize the cost of public and private education (the Carnegie Commission proposals would bring the tuition differential between private and public institutions from four and one-half to one to two and one-half to one) would reward innovation and efficiency and give students more kinds of institutions to choose from. The idea of increasing public college tuition is opposed by many, however, including organizations of state colleges and universities, but further loss of private institutions will be to the detriment of both sectors of higher education.

Hartman, Robert W. Financing the Opportunity to Enter the "Educated Labor Market." Washington, D.C.: Brookings Institution, 1974. In 1980, about 1,100,000 newly minted bachelor's and first professional degree holders will enter the labor market if past trends continue. The financing patterns for higher education that develop in the next decade may be expected to have an impact on the characteristics of these new labor-supply entrants. The first part of this paper describes some alternative patterns of higher education financing that may emerge in the 1970's. The second section deals with how each alternative may be expected to affect three characteristics of the highly educated labor supply: their number and educational attainments, their socioeconomic backgrounds, and the appropriateness of their training for the manpower demands of the future. The third section contains an analysis of job preferences and labor force effort and participation rates, with an emphasis on the effect of student loan financing on these characteristics. Finally, the fourth section contains an evaluation of the previous parts and a discussion of the policy implications.

Haven, Elizabeth W., and Horch, Dwight H. How College Students Finance Their Education: A National Survey of the Educational Interests, Aspirations, and Finances of College Sophomores in 1969-70. New York: College Entrance Examination Board, 1972. The main purpose of this study was to examine how students and their families finance a year of postsecondary education. Included is a detailed accounting for the 1969-70 academic year of the resources and expenditures of unmarried full-time students, most of whom were college sophomores. Major emphasis was placed in the institutional practice of packaging grants, loans, and jobs, and the relationship of student indebtedness to persistence in college and plans for continuing education on the undergraduate and graduate levels. Analysis of the data revealed that parents provided most (44%) of the student's income. Students themselves provided 35% of this income: 15% from employment during the school year and 20% from other sources such as personal assets, savings from summer employment, and income tax refunds. Eleven percent of the students income came from scholarships and grants and 10% from loans. Comparisons are made in the study by sex, race, and type of institution attended.

Hensley, Marvin R. "The Self-Supporting Student: Trends and Implications." Journal of Student Financial Aid 4 (June 1974): 23-29. In January 1973, a questionnaire on self-supporting students was sent to 457 institutions, 276 of which returned usable forms. The responses were evenly balanced between public and private and two-year and four-year institutions.

Response levels were too small to allow a comparison of the proportions of self-supporting students with respect to size of institution. A majority of the institutions reported increases in the percentage of self-supporting students and in related administrative problems. The average number of self-supporting students ranged from 37 per cent at the public institutions to 20 per cent at the private institutions. Although the institutions with the highest proportions of self-supporting students tended to view their administrative problems as more serious than the average, administrative problems appeared even when the proportion of such students was not large. More self-supporting students were found at the institutions that did not require parental financial statements or affidavits of nonsupport, while fewer self-supporting students were found at the institutions that denied self-supporting status based on high parental income even with valid nonsupport affidavits. More than half of the public institutions required tax statements, parental financial statements, and nonsupport affidavits, while more than half of the private institutions required only the first two documents.

Hersey, David Medley. "A New Financial Aid Policy for Macalester College." Ed.D. dissertation, Harvard University, 1973. A student financial aid policy affects many aspects of a college--its financial well-being, its student body both in quality and quantity, and, in fact, its survival. How the funds available to a student financial aid office are distributed has a direct effect on the college's admissions process. No financial aid policy should be considered without realization of the interrelationship of that policy with the college's admissions policy. As Director of Admissions and Financial Aid at Macalester College in Saint Paul, Minnesota, it has been one of my assignments to provide the college with a financial aid policy that would serve the community effectively and would recognize the above relationship. My journals report the process gone through to accomplish that broad goal.

The setting of the project, Macalester College, is a small liberal arts college which boasts a heterogeneous student body in socio-economic terms, in geographic origin and, in limited respects, in academic preparation. During the 1960's the college stressed the admission of students of high "tested ability." As the college entered the 70's a broad program was initiated to offer opportunities in higher education for economically poor minority students who are not conventionally prepared for the type of education offered by the college. At the point of this second event the college underwent severe economic losses which amounted to five million dollars over a period of two years. These losses were caused both by the disenchantment of the college's largest donor and the unanticipated additional costs of the various programs the college had undertaken. Today under new leadership the budget has been balanced and the programs substantially kept intact. While the college has made a sincere commitment to its educational goals, especially the education of minority students, it is not a community comfortable with that commitment.

It was the goal of the project to continue the character of the institution while bringing into line the financial aid costs of the college. In this current year student financial aid expenses have exceeded the budget by some $125,000. The budget for the coming year has been reduced by some $100,000, a net reduction of some $225,000 in student aid between the two academic years. Within this fiscal constraint the particular goals were to establish a policy where none had existed before, a policy which would be manageable, acceptable to the community, equitable to its beneficiaries, would allow for institutional survival, and would be flexible. To accomplish these ends a Faculty/Student committee was utilized to consider various aspects and proposals brought before it. Throughout the winter and early spring months hearings and meetings were held to inform the community of the committee's deliberations and final determination. The adopted policy was widely publicized and, in general, widely accepted.

Through the implementation of a "self-help" program the college has been able in spite of the reduction in funds to provide the community with a plan that will allow the institution to survive. The "self-help" program consists of awarding a student a work/study contract first, then providing loan monies and, lastly, scholarship assistance. Survival of the college has been judged the continuance of the college's program, faculty and student body in as near the same position as in the previous academic year. To a large extent that goal has been achieved.

That policy also initiated an economic profile for the incoming freshman class. Previously the college had admitted students without realization of the eventual economic burden the student's financial needs would place upon the college's resources. In this matter the association between the admissions process and the awarding of assistance to students through the financial aid office is clear.

By use of a series of strategies and tactics the administration of the project was accomplished. By no means, however, can the financial aid and admissions policies of a college like Macalester be considered final. The need constantly to adjust such policies is imperative if the policies are to continue to serve the community. Evaluations must be made not only in subsequent years but throughout the current year in order to test the accuracy of certain assumptions and anticipations. The survival of a college depends upon this continuous surveillance.

Jackson, Linda M. Financial Aid: Who Needs It? MIS Research Profile, vol. I, no. 1. Washington, D.C.: Institute for Services to Education, Inc., 1973. This report examines various aspects of financial aid including financial need as the basis for financial aid to students and the problem of inadequate funds. Recommendations suggest: (1) When forms are administered to the students, more guidance is needed to make them aware of the differences in the two systems presently serving the colleges and universities. The American College Testing Program (ACT) and College Scholarship Service of the College Entrance Examination Board (CSS). (2) Forms which would be more appropriate to the families of students served by the black institutions must be developed. (3) Assets consideration seems to favor those who have assets by allowing those persons so endowed to keep a certain amount of their assets in reserve. However, those persons not as fortunate are not given allowances that would enable them to draw from their income to obtain similar assets. (4) Consideration should be given to the differences in costs of living in different sections of the U.S.

Jepsen, K. J., and Buchanan, T. M. "Financial Aid Decisions Made by Computer." College Management 8 (October 1973): 17-18. A 12-item questionnaire on computer use in financial aid decisions was sent to 7,020 postsecondary institutions, 2,118 of whom responded, including 535 vocational education institutions. Forty-minute telephone interviews (tape-recorded for detailed analysis) using 45 open-ended questions were conducted with the 22 aid administrators presently using computer packaging.

In addition to the 22 institutions presently using computer packaging, 189 (9 per cent) reported planning to implement such programs within three years, 40 per cent of the institutions had heard of computer packaging but did not plan to use it, and 32 per cent had never heard of the system. Nineteen of the 22 using institutions were public institutions, and 13 had more than 10,000 students and received more than 5,000 financial aid applications annually. Most of the systems were developed independently after 1970. Nearly 70 per cent of the institutions planning to implement computer packaging had enrollments of more than 1,500 students. The annual cost of computer packaging ranged from $10,000 to $30,000, and the time savings attributed to the system ranged from 30 minutes for each application to half of the time previously required. All of the institutions currently using computer packaging were satisfied. The primary advantages were time savings, accuracy, consistency in award-making, perfect adherence to federal and institutional guidelines, and a simulation capability to test policy decisions before they were final. The disadvantages were the necessity for coordination with and dependence on other campus offices, possible loss of student record confidentiality through outside handling of data, and the difficulties caused for some students by the need for bulk processing.

Jepsen, K. J.; Maxey, E. J.; and Henry, J. B. "Student Expenditure Patterns." Journal of Student Financial Aid 3 (November 1973): 3-9. In the fall of 1972-73, the president of the Midwest Association of Student Financial Aid Administrators appointed an 11-member committee to develop guidelines for student expense budgets which would be useful to financial aid administrators. A consultant from the American College Testing Program assisted in the study. Approximately 2,200 upperclassmen reported their expenditures over a nine-month period. Expenses for students living at home were about $700 to $900 lower than those for students living in residence halls or off-campus. An additional study of 1,856 students revealed that two-year institutions were substantially less expensive than four-year colleges even though transportation costs were doubled in some instances. The money saved during the summer months was less than traditionally expected. Fully half of the students saved less than $200 and one-fourth saved nothing. Nearly 10 per cent of the students contributed about $40 a month to their parents. Surprisingly little money was spent on entertainment and beverages.

Johnson, Brent Millard. "Financial Aid Programs, Operations, Resources, Needs and Projections in Maryland Community Colleges." Ph.D. dissertation, The Catholic University of America, 1973. This study investigated the operation of thirteen Maryland public community college financial aid programs on fourteen community college campuses, reviewed the administrative policies and procedures governing the operation of such programs, and determined the resources available to the students seeking financial assistance. In addition, this study quantified the income levels of students in sixteen Maryland public community colleges by comparing the (1) family incomes of students who received aid, (2) family incomes of students who are enrolled full-time, and (3) family incomes of families residing within the political subdivision(s) served by the community college. Finally, the study projected the financial aid requirements for sixteen Maryland public community colleges for the years 1972 and 1976, utilizing two sets of variables which could govern the granting of assistance in future years.

Analysis of the data produced the following findings: (1) Administrative policies and procedures employed by the community colleges in the operation of the financial aid programs vary widely from institution to institution. (2) During the period 1966 through 1970, the community colleges increased the total amount of financial aid administered to students from $72,123 to $1,616,369, an increase of over 2100% while full-time student enrollment increased during that same period by 89.5%. (3) During the period 1966 through 1970, the percentage of funds generated from federal sources increased from 10% to 56%; the percentage of funds from local sources decreased from 77% to 38%; and the percentage of funds from state sources decreased from 13% to 6%. (4) The Maryland State Scholarship Program in 1970 granted some $60,690 to community college students or 1.1% of the total $5.2 million awarded statewide through the Maryland State Scholarship Program even though community college students in Maryland constitute 25% of the total undergraduate enrollment in the state. (5) In 1970-1971, 14.1% of all enrolled full-time community college students came from families having a disposable family income of less than $6,000. During that same period, 21.2% of all families in the political subdivision(s) served by the colleges had a disposable family income of less than $6,000. At the other end of the scale, 53.1% of all full-time enrolled community college students came from families earning over $9,000 disposable family income annually while only 42.9% of the families served by these colleges had disposable family incomes of over $9,000 indicating that the community colleges are serving a greater percentage of higher income students than exists in the families residing in the political subdivision(s) served by these colleges and are serving a lesser percentage of students from lower income families than exist in the political subdivision(s) served by these colleges. (6) A larger percentage of student assistance distributed statewide goes to students from lower income families than students from higher income families. Students coming from families with incomes of less than $6,000 constitute 41% of all students who received aid in 1970-1971, while students from families earning over $9,000 constituted 19.1% of all aid recipients. (7) The student financial assistance projection model projects a total student financial assistance gap of some $21 million by 1976, and depending upon variables such as the federal per-student aid grant limit and the state per-student aid grant limit, computes the remaining gap in dollars which must be generated to allow the projected 1976 student population to attend community colleges.

Kimball, John. "Admissions and Financial Aids Ever the Twain Will Meet." College and University 48 (Summer 1973): 287-92. Admissions work emerged as a profession first as recruitment in the early 1950's (because of the slackening of enrollments) and then as selective admissions in the late 1950's (because of the increasing numbers of students). Financial aid administration emerged as a profession in the 1960's with the development of federal and state aid programs and pressures on higher education from the civil rights movement. The two offices rarely cooperated. Now, however, the present slackening of enrollments provides an impetus for cooperation as admissions staff become active recruiters again, and financial aid is often used as a recruitment device. Admissions and financial aid have become the lifeline of the colleges and perhaps should be considered as one operation. Directors of admissions and of financial aid should therefore be given the same status as deans of faculty and business managers.

The need to give transfer students a fairer share of financial aid has led in Michigan to the recommendations that a uniform financial aid deadline and a uniform method of reporting the aid received at the community college be established for transfer students, that priority in awarding Educational Opportunity Grants to transfer students be established and advance deposits eliminated, and that tentative aid offers be made to transfer students before final acceptance. An agreement under the auspices of the Michigan Association of Registrars and Admissions Officers has been reached between junior and senior institutions whereby the general requirements of the junior colleges will satisfy the senior college requirements. Major forces requiring continued cooperation between admissions and financial aid offices include the movement toward open admissions, shifts in financing higher education, and a shift of emphasis away from the traditional liberal arts programs.

Leslie, Larry L. The Rationale for Various Plans for Funding American Higher Education. Report No. 18. University Park: Pennsylvania State University, Center for the Study of Higher Education, 1972. This document discusses the various methods that might be used in funding higher education, with special emphasis on access to colleges and universities as related to educational finance. There are two major theories regarding the funding of higher education. The first is the individual benefits theory. Those who represent this theory claim that the individual student is the primary beneficiary of the education and therefore that the student should absorb most of the costs of getting an education. Those who support the second theory, the societal benefits theory, claim that society is the main beneficiary of higher education and that society should, therefore, be responsible for the financial burdens. The author agrees with the latter theory and feels that in order for access to higher education to be truly equal to all persons, society and not the individual must bear the major portion of education costs.

Marler, John Davidson. "Financing Higher Education: The Eclectic Approach." MSU Orient 9, no. 3 (1974): 10-15. The eclectic approach to financing education is based upon support from students and parents, state legislators, private donors, and the federal government. The plan involves (1) the partial financing of students by federal grants according to the difference between a minimal college-going budget and ability to pay, (2) the distribution of federal long-term loans to cover expenses over and above the minimum provided by grants or parents, and (3) the allotment of unrestricted federal grants to institutions to cover future costs per student and enrollment growth.

Marmaduke, Arthur S. "The Status of Student Financial Aid: An Observation." Journal of Student Financial Aid 4 (June 1974): 5-7. Ten years ago student financial aid consisted of National Defense Student Loans, eight state programs, and limited college funds, totaling less than $500 million. Today, six general federal aid programs for undergraduates are available, plus specialized programs in various professions. Twenty-eight state programs are also in effect. Student financial aid resources now exceed $4 billion. California state expenditures have increased in 10 years from under $3 million to $45 million.

Students, their families, teachers, and counselors are confused by this multiplicity of programs and their various eligibility requirements and application procedures. The mechanical capacity to coordinate California State Scholarship and Loan Commission programs with Basic Educational Opportunity Grant (BEOG) and campus programs has been exceeded. A lack of conceptual clarity exists in the various federal programs. The Supplemental Educational Opportunity Grant program (SEOG) and the State Student Incentive Grant program (SSIG) serve overlapping purposes and the relationship of SSIG and SEOG to BEOG is confused. The existence of three major need-analysis systems, each producing different estimates of parental ability to contribute, makes coordination of awards very difficult. Thus, a poor delivery system has been created which is likely to result in the misuse of public funds and a decrease in Congressional and state legislative enthusiasm for student aid programs.

Moore, Donald R. "Student Financial Aid: How Much Do Parents Know?" NASPA Journal 10 (January 1973): 232-37. One-page questionnaires were distributed to parents of prospective college students at the beginning of three "Financial Aids Nights" at Elmira, Horseheads, and Johnson City, New York. Completed forms were collected from 142 parents representing approximately 284 families.

Most of the parents were uninformed about financial aid programs, yet few of them could afford the complete cost of their child's education. Only one-fourth of the parents had received information about financial aids from the high school guidance counselors. Most of the parents had not made plans for this major expense in any organized fashion. More than half of the families were in middle-income brackets which are precluded from federally-funded financial aid programs. They thus need to explore areas of financial assistance, but the majority had either completely inaccurate information or were uncertain about costs at the institution their sons or daughters planned to attend.

Financial aid officers need to stress preplanning with parents and students and supply accurate information to high school guidance counselors. The general public should be better informed about the real costs of higher education and the various programs of financial assistance through large public meetings, videotapes, radio, television, and newspapers.

Nourse, Kenneth A. "Students Who Admit Themselves." The College Board Review 88 (Summer 1973): 20-23. Beginning in the fall of 1973, applicants to Worcester Polytechnic Institute (WPI) admit themselves, basing their decisions on such information as high school grades, entrance examination scores, and high school recommendations. The only set requirement is completion of four units of mathematics and three units of science. The students are encouraged to take entrance examinations to provide information for advising after admission and are required to have a campus visit of three to four hours, which includes an admission interview, an interview with a faculty member in the proposed field, a tour, and a videotape presentation on the WPI Plan. A file of such videotapes is being created, consisting of 10 to 20 minute discourses on the various fields of study, their career opportunities, and the demands of the undergraduate program.

When the applicants accept themselves, they must submit an application, an official transcript, a form letter of acceptance, and an essay on how they relate to the WPI Plan. The college will restrict the entering class size according to its physical and faculty resources. Students about whom the college has serious reservations are sent a letter explaining the appraisal of the admissions staff, but may still attend if undiscouraged. Parent's Confidential Statements are required for financial aid, and awards are announced within one week of the student's submission of the WPI Financial Statement. Within three weeks after the award, the student must make a $200 nonrefundable deposit indicating acceptance. Under the WPI Plan, students can delay entrance pending make-up work, begin with compensatory study, or begin before finishing high school.

College Scholarship Service. "Practices for the Administration of Student Financial Aid." Financial Aid Report 3 (January 1974): 13-15. This statement of financial aid practices was presented to the College Scholarship Service Assembly in 1970 and endorsed in October 1973. It is intended to be used as a guide for financial aid administrators in conjunction with the Principles for the Administration of Student Aid. Twenty-one practices are recommended under the headings of student motivation and information, counseling, organization and administration of the financial aid office, and research and professional development of financial aid administrators.

Polakoff, Sally Elaine. "The Role of the Financial Aid Counselor in an Urban College Setting." Ed.D. dissertation, Columbia University, 1972. Financial aid to college students in the United States began with the establishment of Harvard College in the seventeenth century. Through the years, there has been a tremendous increase in the types and amounts of aid available. The scope of student financial aid is illustrated by the amount of aid given for the 1971-72 academic year: $3.7 billion from all sources.

Much literature has been written concerning the administration of financial aid; types and amounts of aid available; designs for model college financial aid offices; opinions and practices of financial aid administrators; etc. Little has been written about the work of the financial aid counselor and none of the literature answered an important question: what does the financial aid counselor do? The purpose of the present study was to describe the role of the financial aid counselor in an urban college setting with particular emphasis on counselor response to non-financial student problems.

The sample of six financial aid counselors was drawn from the financial aid offices of two publicly supported urban colleges. They interviewed 211 students drawn from the matriculated undergraduate population applying for aid during the 1970-71 academic year. Using a specially designed data collection form, the counselor reported on various aspects of the student's financial and non-financial problems and the sub-roles assumed by the counselor in response to the student's problems of a non-financial nature.

Sixty-four percent of all students in the study discussed non-financial problems. The most frequently discussed non-financial problems in rank order were: family; educational; vocational; psychological; social; and, health. Twenty-six percent of those discussing non-financial problems were referred to other sources for help.

From a list of eleven sub-roles, the counselors chose those which they assumed during the interview. They were asked to indicate which single role would best describe what they did most of the time during the interview in response to non-financial student problems. In order of frequency, the sub-roles used most of the time were: (1) listening; (2) participating; (3) informing; (4) advising; (5) supporting; (6) reflecting; (7) diagnosing; (8) marshalling evidence; (9) information gathering; (10) socializing; and, (11) tutoring. Two long case studies, obtained by the investigator from counselors immediately after student interviews, were presented to illustrate the complexities with which some financial aid counselors deal.

Because of the large number of students in the college population and the problems of short-staffing in most colleges today, the student's contact with the financial aid counselor may be his first and only contact with a trained counselor. As can be seen from the present study, financial aid counselors can act as vital helpers to students in need and also as referral sources. Perhaps the separation of student services by counselor specialty is an artificial one, tending to limit the delivery of services to students. The study suggests that counselors in student services be generalists, ministering to whatever problem is presented by the student.

Quesada-Fulgado, Carmencita. "The Role of Counseling in Financial Aid." Journal of Student Financial Aid 4 (March 1974): 19-24. The function of the financial aid officer has developed in the last 15 years as federal agencies began providing large amounts of assistance to college students. The role goes beyond need analysis to require sensitivity to the mysteries of federal and state appropriations, patience with government agencies, and, above all, empathy for the individual students. It is thus essentially a student personnel function and should operate within a counseling frame of reference.

Financial problems may be the cause or the effect of emotional problems related to concept of self, ability to succeed, sense of worth, acceptance of responsibility, and need for independence. Dependent students on public assistance, independent students, veterans, married couples, and mature students all need guidance as well as financial aid. The position of the financial counselor is strategic because he is usually the first counselor seen by students. Financial aid counselors should help see that student employment is a learning experience. Group counseling and workshops should be used to make students aware of their job and loan obligations. Financial aid counselors should be familiar with other counseling and supportive agencies for students. The trend toward direct aid for students may make analysis by the institutions obsolete, but this will not end financial aid management and counseling functions.

Rauh, Morton A. Student Financial Aid at Private Colleges: A Study of the Twenty-Four Colleges Comprising the Associated Colleges of the Midwest and the Great Lakes Colleges Association. Ann Arbor: The Great Lakes Colleges Association, 1972. Student financial aid policies were studied at 24 private midwestern liberal arts colleges. Between 1961 and 1971, these colleges (1) increased their total billed charges a median of 77 per cent; (2) generally met their enrollment estimates; (3) accepted increased percentages of the students who applied; (4) were faced with a shrinking pool of qualified high school graduates from families able to afford higher tuitions; (5) used financial aid packages including grants, loans, and work; (6) continued to grant a median amount of assistance at 30 per cent of the college's income, with between 45 and 50 per cent of their students receiving financial aid; (7) funded aid programs from unrestricted and restricted college funds and federal and state funds in varying degrees; (8) distributed aid evenly among students of all four years; (9) used Economic Opportunity Grants for a median of 4.5 per cent of total enrollment; and (10) generally offered very low wages for student employees.

Suggestions for change in current financial aid practices already employed at other institutions include: "income contingency lending" or repayment of loaned tuition at a certain percentage of the student's future income; deferred scholarships or the conversion of a loan into a scholarship at a later date; and the Beloit Plan or graduated tuition based on a student's ability to pay. Among other changes are more sophisticated admissions planning and pricing policies, better utilization of student labor, reevaluation of special tuition privileges allowed faculty dependents, and improved record-keeping on actual amounts of financial aid received by students.

A "Consortial Loan Collection Agency" with expansion potential including the financing of current accounts receivable and the establishment of an educational banking cooperative or loan agency is a possible solution for some of the problems of these 24 colleges. Common financial aid policies, procedures, and awards would also be of assistance.

Finally, need for financial aid can be reduced if educational costs are reduced. Economies can be made by using an awareness of student-faculty and student-nonfaculty ratios in planning, requiring a shorter residency as part of the degree requirement, offering a mid-way degree, offering off-campus programs, and selling some services to other institutions.

Rodgers, Gilbert McCoord. "Student Financial Aid in Professional Schools: An Analysis of Policy Alternatives." Ph.D. dissertation, Stanford University, 1972. This study is concerned with student financial aid policy in professional schools. Rapid rise in costs of higher education in the United States has been reflected in higher tuition costs and the expenses of room, board, and educational supplies. As a consequence, financial aid needs have grown rapidly. An increasing number of students find it difficult to meet fully their costs of education from personal and family resources. Hard pressed are students from minority ethnic groups and lower-income families, students that have in the past found financing education a difficult barrier in gaining access to higher education. Academic institutions are faced with the problem of providing sufficient resources to meet growing needs and developing financial aid policies which equitably and efficiently allocate available resources.

This dissertation investigates programs to meet increasing financial aid needs for professional schools on the most favorable terms to students and feasible to the academic institution. Among those issues addressed are the effects of different policies for allocating financial aid resources to meet student needs and the costs to the student and the academic institution in alternative loan programs employing various loan payment schedules and options for deferment or subsidization of in-school interest costs.

The approach adopted consists of three related areas of research: A review of literature identifies the main arguments proposed for various forms of financial aids such as unsubsidized loans, grants, and subsidized loans. Case studies of financial aid policies in the Business, Law, and Medical Schools at Stanford University are performed utilizing student financial aid records to investigate the policies used in allocating financial aid resources. A major thrust of the research is the analysis of loan alternatives from the perspectives of the student, the school, and the financial institutions involved. This is accomplished with the assistance of cash flow simulation programs.

It is concluded that incremental financial aid needs for the professional schools can be feasibly met by a fixed-obligation loan program drawing funds primarily from sources outside of the academic institution. Graduated loan payment schedules in which the payment amount increases over time can be provided as an option to ease the borrower's payment burden in the early years after graduation without appreciably increasing total loan cost. Graduated payment schedules are preferred by borrowers who assign a low discount rate to future payments compared to a longer term loan having constant payments. The borrower who assigns a high discount rate, however, would prefer a longer term, constant payment loan. To the extent that funds are available, the loan cost to the borrower may be further reduced by several forms of subsidy: payment of administrative costs, default reserve costs, and full or partial in-school interest.

A system of awarding grant funds on the basis of estimated student need such that students with higher needs receive larger grant awards than those with smaller needs while all students receive the same loan amount is found to be both a fair and practical means of allocating available resources. If unsubsidized loan funds are available, financial aid needs can also be met for those students choosing to be independent from parental resources for the purposes of financing their education.

Ross, Myron H. "Let's End the Free Lunch and Start Full-Cost Pricing." College & University Business 56 (January 1974): 30-33. The fiscal crisis of higher education is compounded by the fact that the productivity of college faculties has not changed since 1929 and the fact that college administrators and faculty are not motivated toward increasing efficiency. In order to restructure their price system to provide incentives for better allocation of resources, universities should move toward full-cost pricing which would mean that students would not all pay the same tuition but would pay tuition based on the full costs within each department. A change toward more efficient teaching methods could be expected as a result. Various arguments against full-cost pricing can be countered: computers can make administration of full-cost pricing feasible, and institutions having more than 6,000 students would have no problem obtaining sufficient revenues with full-cost pricing (although institutions smaller than 6,000 might be uneconomic and might disappear in a free market). A system of government loans might be needed for financially poor students, and some foundation or agency would probably need to supply support during the transition period from present policy to full-cost pricing in order to overcome the fear of failure that might otherwise prevent any institution from taking the initiative.

Besides the difference in the marginal cost of various programs, the differences in lifetime earning expectancies for college graduates in various professions provide another reason for full-cost pricing, and benefit-cost analysis can give students an indication of the soundness of their investment in higher education.

Saurman, Frank S. "Minority Students: Are We Giving Them Adequate Support?" The Journal of Student Financial Aid 2 (November 1972): 23-31. While a drastic change in the existing analysis system may not be necessary to give minority students the financial aid they require, their divergencies from the white, middle-class norms should be understood. The black community does not give a top priority to education, and the parents in a family often spend their incomes separately so that they are unable or unwilling to support the education of their children as their incomes suggest they could. They are reluctant to lose the earnings of their children by allowing them to attend college, and students from such families often must continue to give support to the family finances with a resultant loss of their summer earnings for education. Black students often prefer to live off campus, where they may be charged exorbitant prices and where they live above their heads because of a previous lack of material things. All these factors indicate that minority students need a somewhat larger budget than do white students. Most of the disadvantaged students from ghettos literally arrive on campus without money for living essentials and books, and many want to stay at the college during vacations and summers because they really have no homes.

One program that is attempting to meet these special needs is in operation at Purdue, where disadvantaged freshmen take three special courses as an integral part of their curriculum. The English course emphasizes expository writing; the perspective course considers the nature and role of the modern university and its members; while the personal development and growth course considers human relations, developmental study techniques, and personal financial management. A special reading course is also provided. The Purdue School of Industrial Management operates a Business Opportunity Program for disadvantaged students immediately after high school graduation, which provides special counselors and faculty advisers, tutoring, a summer program, and summer jobs. The firms that provide money for the program are willing to hire the students in succeeding summers.

Seymour, W. R.; Zimmerman, S. A.; and Donato, D. J. "Financial Aid: What Influences Who Gets It?" The Journal of Student Financial Aid 2 (November 1972): 10-17. At the University of Missouri-Columbia, a study was made of the sophomore, junior, and senior recipients of aid from the National Defense Student Loan (NDSL) Program, the Educational Opportunity Grant (EOG) Program, and the College Work Study (CWS) Program. The variables assessed were class level, academic division or college, university residence, home community, and academic ability and achievement.

The proportional representation of students among aid recipients declined as they progressed in class level. Business, public administration, and engineering students did not receive aid in proportion to their enrollment, while education students received more than their proportionate share of aid, possibly because of the emphasis on teaching in the NDSL program. Journalism students received more than their proportionate share of aid, perhaps because more of them were out-of-state students and so required more aid. A larger percentage of off-campus students than residence hall students received NDSL aid, while CWS and EDG aid was more evenly distributed. The frequency of aid from all three programs was inversely related to the size of the home community. Academic ability and achievement were positively related to receiving aid from all three programs. Very few if any differences in academic ability existed among the recipients of the three programs.

Sheffield, W., and Meskill, V. P. "First Aid for Recruiting--Financial Aid." National ACAC Journal 18 (November 1973): 13-15. While in the past, financial aid officers evaluated the qualifications of students for scholarships and loans, they must now extend financial aid to all qualified students. Most current aid is offered in "packages" containing scholarship aid, federal or state loan funds, and some form of work study or service grant. In order to be successful, the financial aid officer must convince the prospective students that financial aid packages will be custom fitted to meet their particular requirements. A readable chart outlining the forms of financial aid and ways to obtain it can be a useful tool for attracting students and informing them of their rightful benefits.

Care should be taken that students are recruited for programs deserving promotion and for which funds are available. Colleges and universities will need to (1) decide which programs to support and which to phase out; (2) establish institutional priorities; (3) involve faculty, alumni groups, and selected students in recruiting; and (4) prepare meaningful, relevant information detailing the financial aid available to prospective students.

Stamatakos, L. C., and Bekkering, J. R. "Financial Aid: Whom Should It Serve?" The Journal of College Student

Personnel 13 (January 1972): 61-64. The question of to whom the director of a college aid office should be responsible in the institutional hierarchy has three possible answers, assuming that the financial aid program is centralized, that financial need is the primary basis for aid, and that financial aid is a student personnel rather than an administrative function. First, the aid office should not be affiliated directly with the business office because the primary responsibility of the business office has to do with budgets rather than student needs, and the student aid officer should be free to meet those needs. However, close cooperation between the two offices is required.

The financial aid office is more logically a part of the office of admission, in which case each office would be kept informed of the work of the other, thereby keeping an up-to-date account of remaining funds. But this alternative may lead to a disproportionate amount of the student aid budget being allocated to recruiting new students at the expense of students already enrolled. This connection may also inhibit the enrolled students from approaching the office for financial counseling, which is an increasingly important part of the aid director's work.

Association with the student personnel office under a dean of students is the best alternative and is becoming more common. This location should remove much of the apprehension students feel about financial counseling and assistance. It would allow the aid director to develop and maintain sensitivity to student needs and to be the adversary in his working relations with the admission and business offices regarding student aid.

The Second Newman Report: National Policy and Higher Education. Report of a Special Task Force to the Secretary of Health, Education, and Welfare. Washington, D.C.: Department of Health, Education, and Welfare, 1973. In the 1950s and 1960s, the right to higher education became an assumption for an ever greater number of Americans. This book documents the changeover from an aristocratic and meritocratic view of higher education to an egalitarian view, more accurately reflecting the current status of American society. Citing such areas of concern as the decline in enrollment of private institutions, the swelling of public university enrollments, the creation of multicampus-system bureaucracies with their tendency to breed other bureaucracies and an assembly-line educational process, and the changing meaning of higher education in terms of economic and social mobility, this book concludes that now is the time to reexamine our concepts of the structure and purpose of higher education so that we can more realistically design federal involvement. The Task Force makes several recommendations, including more use of direct grants to students. An extensive bibliography is included.

Toward Equal Opportunity for Higher Education. Report of the Panel on Financing Low-Income and Minority Students in Higher Education. New York: College Entrance Examination Board, 1973. This report by a panel of minority representatives convened by the College Scholarship Service surveys the goals and objectives of equal educational opportunity, the effects of poverty and minority status, and federal policy toward low-income students. A national program of student assistance is then proposed.

The proposed program is based on a definition of equal opportunity which combines equal access with equality of choice. The first component of the program would be a federal program entitling students whose family income was below the adjusted median to receive direct grants as a matter of right, without the intervention of states and academic institutions. The maximum annual grant would be $2,000 per student, with the size determined according to the quarter in which the family income fell, but no student would receive more than the actual costs of attendance. The second component would be a federal program of long-term loans available to all students regardless of their economic circumstances, with the students determining the size and terms of the loans, and with no maximum limit. But the loans would not be subsidized except for governmental insurance against default. The third component would consist of a federal program of compensatory, remedial, and other supplementary services on a voucher system, with the students receiving a monthly payment of $35 to purchase such services. The estimated costs would be at least $2.4 billion for the grant program and $550 million for the voucher system. Although these costs are high, they are less costly than the continuation of the present inequalities in enrollment rates, retention rates, and distribution of students among the types of postsecondary institutions.

Van Dusen, W. D., and O'Hearne, J. J. A Design for a Model College Financial Aid Office. Revised 1973 by W. D. Van Dusen. New York: College Entrance Examination Board, 1973. This is a revised version of a 1968 model published by the College Entrance Examination Board

(CEEB). It is intended to offer general philosophical considerations for financial aid administrators. Supportive information is derived from a 1965-66 survey of financial policies and organizations at four-year institutions conducted for the CEEB by the Bureau of Applied Social Research at Columbia University.

The first of seven chapters discusses the various types of financial aid now available to students, including grants, loans, and jobs. The second chapter consists of a statement of principles and practices as developed by and for the colleges participating in the College Scholarship Service Assembly of CEEB. In the third chapter, the need for centralized administration of financial aid is discussed, with a listing of the most common activities performed by financial aid personnel. The administrative structure of financial aid offices is discussed in the next chapter, including the role of the faculty and staff advisory committee on financial aid and the continuing problems of staffing. The fifth chapter concerns the most crucial areas of association within the institution for the financial aid office, including faculty and academic activities; admissions, business, registration, and records offices; the dean of students office; counseling, testing, and health offices; and development and alumni offices. Relations with off-campus agencies and individuals, such as secondary schools and community colleges, talent search agencies, financial sponsors, and professional colleagues, are covered in the sixth chapter. The final chapter concerns general administrative procedures for financial aid offices.

Voda, Frederick Allen. "Relation of Attendance Patterns of Financial Aid Applicants to Financial Aid Practices in Selected Illinois Junior Community Colleges." Ed.D. dissertation, University of Missouri-Columbia, 1973. Is the subsequent attendance pattern (full-time, part-time, or no show/drop) of junior community college financial aid applicants related to: a. total family contribution; b. financial need (both approximate and computed); c. amount of aid offered or awarded; and d. discrepancies between approximate need, computed need, aid offered, and aid awarded when considered by sex, class level, and family sizes?

Variables (a), (b), (c), and (d) were determined and known to the financial aid officer and to the applicant prior to the beginning of the fall semester. Attendance pattern data was not determined until approximately six weeks after the beginning of the fall semester. Variables (a), (b), (c), and (d) could have influenced the attendance pattern of the financial aid applicant.

The financial aid officers at twenty Illinois Junior Community Colleges were asked to forward to the researcher the October 1970 American College Testing (ACT) Program List Report compilation data. Each person on the List Report was identified as to attendance pattern--full-time, part-time, or no show/drop. Further, the financial aid officer sent the approved ACT college budget for his college.

Financial aid officers from three institutions furnished the dollar amounts offered to each applicant on their List Reports.

From one college, aid awarded and actual computed need were available in addition to the above information.

The design for studying the variables was two-factor analyses of variance.

The data from one college was analyzed for full-time, part-time, and no show/drop attendance patterns by sex, class, and family size for the following variables: total family contribution, approximate need, aid offered, approximate need minus computed need, approximate need minus aid awarded, computed need minus aid offered, computed need minus aid awarded, and aid offered minus aid awarded.

The data from three colleges was analyzed for these same attendance patterns by sex, class, and family size for total family contribution, approximate need, aid offered, and approximate need minus aid offered.

The data from twenty colleges was analyzed as above but only for the total family contribution and approximate need.

No differences in total family contribution were found among the three attendance patterns.

No differences in approximate need were found among the three attendance patterns for the data from one college. For the data from three colleges and from twenty colleges, the students in part-time attendance showed significantly higher approximate need than did the full-time or no show/drop students. The findings were the same as the above for all variables studied.

Those in the part-time attendance pattern showed need as great as those in the full-time attendance pattern.

The data from one college and from the three colleges showed that the amount of aid offered to those in the full-time attendance pattern was greater than that offered either to those in the part-time attendance pattern or to those in the no show/drop pattern. Apparently the amount of financial assistance offered contributed to the attendance pattern the applicant chose. Those who received more financial aid were those who chose the full-time attendance pattern.

The data from one college showed that those in the no show/drop attendance pattern had the highest computed need, the next highest were those in the part-time attendance pattern, and those with the least amount of computed need were in the full-time attendance pattern.

Those in the no show/drop attendance pattern from the one college data and from the three college data were offered the least amount of aid. Thus, those with the greatest need were being offered the least amounts of aid.

Approximate and computed need increases with increase in family size for the data from one college.

This study produces evidence that the amount of financial aid offered and awarded to prospective students in the Junior Community Colleges in Illinois affects the decision to attend college, stay in college, and to attend full-time as opposed to part-time. The critical administrative element related to the attendance patterns of persons who apply for aid is the degree to which the students' need for financial aid is met.

Zapinski, Roger Allen. "Enabling Characteristics of Students Receiving Financial Assistance at a Community College." Ph.D. dissertation, Wayne State University, 1973. The purpose of this study was to determine characteristics of financial aid students which could be used by a teacher or a counselor to enhance the educational experience which these students sought. The records of the Oakland Community College Financial Aids Office will be used to identify students having difficulty. The types and dollar amounts of financial aid are readily available data for individual students. This study is instituted in order to identify those students who probably at an earlier time did not plan, for economic reasons, to attend an institution of higher education. These characteristics, expressed in terms of Cognitive Style, combined with information related to socioeconomic backgrounds, could be used to effect probability estimates of achievement of the educational goals sought by these students.

The defined population of the study was composed of all students who received financial aid at Oakland Community College during the Fall Session, 1972. Since it was impossible to include all the students comprising the population, it was necessary to draw a sample. The sample employed in the study was composed of 312 students at the Orchard Ridge Campus. All these students were enrolled full time, and received either Economic Opportunity Grants (EOG), National Defense Student Loans (NDSL), or College Work Study Program (CWSP) funds.

The Cognitive Style of each student was mapped, and grouped according to the type of financial aid received by the individual. This activity resulted in the formation of an EOG student group, an NDSL student group and a CWSP group. A collective Cognitive Style was determined for each group. These collective styles were compared to determine differences between the respective groups.

Answers to the following general questions were sought: 1. Is it possible to identify characteristics of students receiving financial aid? 2. Providing characteristics can be determined, how do students receiving different types of financial aid differ from each other in terms of Cognitive Style? 3. How can this "profile" of financial aid students be used to enhance their educational opportunity? 4. Do students from the most financially deprived background differ significantly from students of lesser deprivation in terms of Cognitive Style? 5. Does the College Work Study Program (CWSP) group of students differ significantly from those who are given direct grants?

The answers to these questions were considered to be tentative conclusions derived by the study effort.

Differences between the collective styles of the group were found in several areas. The differences between the EOG group and the NDSL or CWSP groups showed the greatest amount of divergence. Differences in the level of reading development, the ability to mediate theoretical visual and theoretical auditory symbols, certain "cultural determinants," and modalities of inference were found to exist.

The EOG group, which had the greatest amount of financial need, exhibited the greatest number of differences with the other two groups. The NDSL and CWSP groups were more alike in elements of their respective, collective Cognitive Styles.

The collective cognitive profile which was developed indicated that the EOG student group should be treated differently for the purpose of improving academic skills and insuring success upon entrance into higher education. Some of the recommendations were: 1. The practice of "matching" EOG grants with other forms of financial assistance should be changed. 2. Developmental and remedial instruction should be made available to EOG type students. 3. Severely economically deprived students might benefit more educationally by attending a community college rather than a university. 4. Educational Cognitive Style should be implemented for assessment of financial aid students. 5. Counseling and Student Personnel programs could benefit from the implementation of Educational Cognitive Style into existing programs.

## State and Federal Issues

Alvarez, Ralph. "The Born Loser of Financial Aids." Paper presented at the College Entrance Examination Board, New York, October 1973. Various federal and state financial aid programs have been adopted with the aim of increasing the enrollment of needy students, especially those in the ethnic minorities. Nevertheless, in 1970, college-age youths were nearly five times as likely to be enrolled in college if they came from families with incomes of more than $15,000 than if they came from families with incomes of less than $3,000. Minority students were underrepresented even at the high income levels.

If minority enrollment is to be increased, the rigid need analysis systems of present aid programs must be relaxed. Furthermore, support services must be increased if attrition is to be reduced among enrolled minority students. The future federal programs, with their expected cutbacks in the total aid available and in the counseling provided, will work to the detriment of the ethnic minority and poor students.

American Association of State Colleges and Universities. "Administrators' Problems at State Colleges and Universities." Report of the American Association of State Colleges and Universities, 1974. A questionnaire was sent to the chancellors and presidents of the 306 members of the American Association of State Colleges and Universities asking them to rank 21 possible problems according to their significance and to add other problems not listed. Two hundred fifteen usable responses were obtained.

The three most important problems were the lack of financial aid for students, the increasing numbers of decisions assumed by state offices not involving the institutions' representatives, and decreases or lack of increases in state appropriations. Other significant problems were meeting affirmative action regulations, planning new curriculums, and decreases in federal funds. Declining enrollments, tenure difficulties, faculty workload, pressure to raise tuition, lack of faculty confidence in the administration, and collective bargaining were moderately important problems. Faculty retrenchment, faculty pressure to splinter decision-making authority, dormitory vacancies, community relations, and student confidence in the administration were of minor importance, while residency classification, administrative staff morale, student pressure to splinter decision-making authority, and drugs on campus were not important. Financial problems headed the list of additional problems, including inadequate physical facilities and problems in financing new construction. Some of the institutions, especially teachers' colleges, were experiencing conflict with regard to their mission. Long-range planning also caused problems, including coordination with high schools and junior colleges and career planning for students.

Anderson, John Edward. "The Reliability of Information Reported on the ACT Comprehensive Financial Aid Report by Financial Aid Applicants at the University of Northern Colorado." Ph.D. dissertation, University of Northern Colorado, 1974. The specific problem of this study was to examine two areas of the American College Testing Program's need analysis system, applicant reporting behavior and the computational results derived from this reporting.

The purpose of this study was to verify information reported on the ACT Comprehensive Financial Aid Report through the use of Internal Revenue System 1040 or 1040A forms and to determine what significant influence inconsistencies might have on the computational products of that system. Informational items which were verified included, reported gross annual income, federal income tax paid, and the number of exemptions claimed. Computational products analyzed were expected parental contribution and student financial need.

The persons in this study included a random sample of dependent students who had applied for financial aid through ACT at the University of Northern Colorado for the 1973-74 academic year.

The data for this study were collected from three primary sources: (1) ACT Comprehensive Financial Aid Report, (2) Internal Revenue System 1040 or 1040A forms, (3) a revised copy of the Comprehensive Financial Aid Report.

The first two data sources were compared for consistency. The third source was the product of this comparison and was later compared with the first source to determine the significance of difference in the computational products.

Data gathered indicated that there was no significant difference in the reported income and number of exemptions claimed. A significant difference was found to exist in reported federal income tax paid, computed parental contribution and student financial need.

Recommendations were presented to: (1) Require the submission of tax returns by all financial aid applicants, (2) Use only verified income, tax, and exemption information in financial need determination, (3) Reevaluate the present ACT Comprehensive Financial Aid Report for accuracy and consistency in interpretation, (4) Encourage individual institutions to conduct ongoing verification studies.

Alterman, Richard Charles. "Manpower Policy and Individual Need in the Development of Federal Aid to College Students." Ph.D. dissertation, The University of Michigan, 1973. On November 8, 1965, Lyndon Johnson signed into law the Higher Education Act of 1965 at Southwest Texas State College in San Marcos. Title IV of this statute created federal programs of grants and guarantee loans designed to expand and equalize higher education opportunities for needy students in response to a "crisis" based on poverty. The enactment of this statute was the culmination of a series of efforts to create a national student aid program which would promote the general education of the people.

The scholarship and guarantee loan programs were a departure from forms of aid developed by the government before 1965. Earlier federal aid programs were designed to meet specific manpower needs and student support in war or economic depression, while the 1965 programs were based on the desire to promote higher education opportunities for lower income students. The work study program enacted in the Depression met demands to provide economic relief to the unemployed. The Second World War's effect on professional and technical manpower forced the creation of a Student War Loans program while the GI Bill provided funds to the veteran who wished to fill the gap in his education. The National Defense Student Loan Program was initiated in 1958 to aid qualified students from low income families in specific fields such as education, engineering, and modern languages meet college expenses.

The program was also a departure from similar ones proposed but never enacted before 1965. While earlier scholarship proposals developed in the Truman and Kennedy Administrations would have selected candidates possessing academic potential, the 1965 program was designed to select candidates on the basis of financial need. It is concluded that Congress enacted this program of grants based on non-academic criteria in aid of the over-all drive on the "war on poverty."

It is the problem of this study to determine why aid programs based on the equalization of higher education opportunities were enacted. Interest groups that were studied include the White House staff, the Office of Education, the Department of Health, Education and Welfare, educational organizations, American Bankers Association, and members of appropriate Committees in Congress. Answers were sought to the questions: What organizations supported and opposed the Administration's efforts to enact a national student aid policy? What controversies arose in debates over the scholarship and loan programs themselves? What were the differences between the programs in the original administration bill and ones finally enacted by Congress?

The education collections of Presidential papers at the Lyndon Baines Johnson and John F. Kennedy presidential libraries, provided sources that reflected Administration involvement to secure enactment of Title IV of the Higher Education Act. These papers included correspondence between the White House and public, states, educational organizations and a variety of government agencies. Second, government transcripts of the Senate and House hearings held on this statute served as an invaluable source for a comprehensive view. Third, interviews with Johnson Administration officials such as Samuel Halperin furnished insights into many of the decisions made by the Administration.

It was found that the scholarship and loan programs developed in 1965 were in response to the Administration's "war on poverty." Administration officials proceeded to design aid programs to equalize higher education opportunities for it was reasoned that Congress would accept programs based on the student's financial need in America's "crisis" of poverty.

Bailey, Stephen K. American Higher Education: Problems, Prospects, and Proposals. Washington, D.C.: American Council on Education, Policy Analysis Service, 1974. Four areas of concern to American higher education are discussed: (1) The impact of the federal government on our national capacity to deliver educational services. (2) The unfinished agenda of higher education responsibilities. (3) Uneven capacities and performances of our 50 states that must be taken into account in devising federal policy in higher education. (4) Effective use of resources in current anti-inflation/recession programs. Several conclusions based on an analysis of the above concerns are presented: (1) That the erosion of the federal share of total higher education revenues must be reversed both as a short-run economic expedient and as a long-run commitment to imperative social values; (2) That significantly more federal matching funds should be made available to the states on a formula basis that recognizes individual state needs and efforts, to reduce inequities among the states in the availability of access to postsecondary education for students from all ethnic and age groups; (3) That for each federally assisted student, an appropriate cost of education allowance should be paid to the institution attended, and (4) That two kinds of federal graduate fellowships are needed--specially targeted fellowships to help minorities and women and merit fellowships designed to identify, honor, and support the best brains in the nation.

Bekkering, James Robert. "A Study of Education Related Expenses Incurred by Full-Time Undergraduate Students Attending Representative Colleges and Universities in Michigan." Ph.D. dissertation, Michigan State University, 1972. One of the most important facets of financial aid administration is the determination of student financial need. Basically, this process normally involves a comparison of financial resources available to the student from his parents and through his own efforts with the total cost of attending the college of his choice for one year. This total cost figure is often referred to as the student budget.

The purpose of this study was to examine the education related expenses incurred by various classifications of full-time undergraduate students attending three types of colleges and universities in Michigan. Actually, two independent, but related, analyses were performed on data collected from students who were (1) financially dependent upon, or (2) financially independent from, their parents. Financially dependent students were classified by institution attended (public junior/community college, two and four year private colleges and universities, or four year public institutions) and residency arrangement (dormitory, with parents, or other off-campus housing). Financially dependent students were classified by institution attended (same as above) and size of family unit (single--no children, married--no children, married--one child, married--two children, married--three or more children).

For financially dependent students, analysis of variance was used to determine the effect of institution attended, residency arrangement, and their interaction, upon the mean level of education related expenses incurred during the 1971-72 academic year. Several applications of the t-test were employed to provide comparisons between actual student expenses and expense levels for the same cost items used by the Michigan Department of Education in determining financial needs for financially dependent students.

For financially independent students, analysis of variance was utilized to determine the effect of institution attended, family size of respondent, and their interaction, upon the mean level of education related expenses incurred during the twelve month period, September, 1971-August, 1972. Several applications of the t-test were also applied to this data to provide comparisons between actual student expenses and expense levels for the same cost items considered reasonable by the U.S. Office of Education.

Analyses of the data supplied by financially dependent students revealed several major findings. Type of higher education institution attended did not substantially affect the mean reported variable expense level, while residency arrangement of the students did affect the expense level. An interaction effect was also found to exist between the institution and residency variables. Three of the four mean expense levels reported by students in various residency arrangements significantly varied from the counterpart levels used by the Michigan Department of Education. Only dormitory residents reported expenses in line with Department figures.

Analyses of data supplied by independent students also provided major findings. Institution attended did not affect the mean reported variable expense level, but family size did have an effect. However, the two variables, when taken together, did not appear to influence the level of expenditures. Only two of the five mean expense levels reported by independent students with various sized family units (married--no children and married--one child) varied significantly from the expense levels recommended as reasonable for them by the U.S. Office of Education.

It is hoped that the results of this study provide a base from which more sophisticated research can be accomplished in the future, with the goal of developing fair, objective, and consistent student budget figures.

Carbone, Robert F. "Students and State Borders: Fiscal/Legal Issues Affecting Nonresident Students." ACT Special Report No. 7, American College Testing Program, March 1973. Residency requirements are currently established not only by individual states but by individual institutions within the states. Students enrolling in out-of-state colleges and universities are charged substantially higher tuition rates than are in-state residents. Based on median charges for tuition and fees reported by the National Association of State Universities and Land-Grant Colleges, the differential between resident and nonresident tuition in 1972-73 was $800. In addition, nonresident students often face higher admission requirements. Many institutions welcome nonresident students not only because of the additional financial support but because of their superior academic quality. Although major state universities have not been adversely affected by high tuition rates, smaller state colleges indicate decreased enrollment resulting in a tendency toward parochialism and isolationism. Foreign students are also affected by this financial policy. A number of institutions have initiated quota systems. A survey of 414 public institutions in 1970 showed that 40 per cent employed some kind of quota system, and a similar survey of 50 major universities in 1973 revealed that 20 imposed limitations.

Outcomes of pending legislation affecting residency requirements will have important effects upon institutional financial policies and the funding of higher education. Legal cases involving disputes over eligibility for in-state tuition rates prior to changes in federal and state laws governing voting rights resulting from the Twenty-sixth Amendment are cited, as well as two court cases under consideration that directly challenge nonresident tuition on the basis of voter registration.

Curtis, Grant E. "How Reliable Is PCS Information? The Case for Central Collection or Analysis of Tax Returns." The Journal of Student Financial Aid 2 (November 1972): 18-22. In the spring of 1971, Tufts University requested the families of 60 out of 600 applicants to provide notarized copies of their 1970 Federal tax returns to confirm the information they had given in the 1971 Parents Confidential Statement (PCS) regarding their 1970 income. These families had paid taxes more than 20 per cent above or below the standard tax or had reported income and assets inconsistent with their standard of living. Of the 50 families submitting returns, 28 had under-reported their 1970 income and assets on the PCS by an average of $3,500 each. If only 10 to 15 per cent of the PCS data received at Tufts were unreliable, the university would have awarded from $96,000 to $144,000 more than would have been the case with reliable information.

The Pennsylvania and New Jersey state scholarship agencies request tax returns from the parents of applicants. Such colleges as the Massachusetts Institute of Technology and Amherst have requested tax returns from samples of the parents of their students. Rutgers and other colleges request an Internal Revenue Service (IRS) waiver form from the parents of scholarship holders, and changes are made if the certified tax returns indicate inaccurate information. Because original awards are based on the estimate of the next year's income while the tax returns are for the previous year, adjustments are reasonable only in cases of gross under-reporting. A central collection of IRS information is necessary both for efficiency and in order not to antagonize the students. This could be done by having the Educational Testing Service (ETS) send both the PCS and the first page of the family's tax return to the colleges. A sample study of 5,000 PCS's is being conducted by the ETS, which may lead to a more accurate reporting system.

Dellenback, John. "Financial Aid to Independent Students at the Post Secondary Level: The Federal Government's Role." Speech given before the College Entrance Board, Dallas, Texas, 31 March 1974. One of the new and complex issues related to student aid is the independent student controversy. The author wishes to increase the Basic Opportunity Grant (BOG) and substantially increase work study to help the independent student. For the immediate future the author would like to see: (1) The BOG refined as a major Federal grant program committed to equalizing access to postsecondary education; (2) the phasing out of the Supplemental Education Opportunity Grant Program; (3) work study programs broadened; (4) accessible student loan programs developed that would be available to any student; (5) a strengthening of the State student incentive programs. In education, the increased burdens on the public treasury will have to be met through increased taxes. The author concludes by hoping that both the States and Federal tax laws will increasingly reflect progressive tax schedules so that the burdens will be borne most heavily by those who can afford it.

Desmond, R. L., and White, P. O. "The National Student Exchange." College Board Review 86 (Winter 1972-73): 19. The National Student Exchange, which was established in 1967 by Illinois State University and the Universities of Alabama and Montana, now includes 19 institutions in 15 states serving 200 exchange students. Each member agrees to accept one exchange student for every one it sends to another institution, and to charge only in-state tuition. Membership is open to accredited institutions that can add to the curricular and geographic variety of the program, with a fee of $300 in 1973-74. The students may either register at their exchange college as transfer students or register at their home college before leaving for their exchange institution, with their transcripts being sent to their home institution in both cases.

Responses to questionnaires administered to the exchange students indicated that the students often found new academic opportunities which were not available at their home campuses. Many discovered a deepening enthusiasm for their chosen career, with greater concern for self-expression through such work. Many also appreciated their home institutions after their exchange experience. Increased self-confidence was central to their altered self-perceptions. Most had not spent extended periods as far from home as their exchange campuses. They were forced to develop a personal set of values to deal with the conflicts they experienced in culture and life styles, while coming to realize that people are basically much alike.

Donovan, Carl C. Report on the First Year's Experience with Tuition and Fee Waivers--Washington State. Olympia: Washington State Council on Higher Education, 1973.

The state of Washington provides, under law, for each public 4-year institution and the community college system to waive tuition and fees for needy and disadvantaged students. The law further specifies that the dollar amount of fee waivers may equal 3 percent of total resident registration fees, including the equivalent resident portion of nonresident fees that would have been collected if no waivers had been granted. This report is a compilation and evaluation of the information collected on the waiver program for the academic year 1971-72 and a portion of the 1972-73 academic year. It examines the following three characteristics of the waiver program: (1) the college level general waiver program, (2) the high school completion waiver program, and (3) the distribution of college level and high school completion waivers by recipient classification.

El-Khawas, E. H., and Kinzer, J. L. "The Impact of Office of Education Student Assistance Programs, Fall 1973." Higher Education Panel Reports, No. 18, American Council on Education, April 1974. The Basic Opportunity Grant program (BOG) and the inclusion of a "needs test" under the Guaranteed Student Loan (GSL) program in 1972 reflected new directions by the Federal Government in student aid programs. In December 1973, a questionnaire was sent to 646 institutions of higher education to provide information on the operation of Office of Education (OE) programs. Data received from the 515 responding institutions were statistically adjusted to represent all 2,584 institutions listed in the Education Directory of the Office of Education.

BOG grants were received by approximately 167,700 freshmen, College Work Study (CWS) by 565,100, and Supplemental Educational Opportunity Grants (SEOG) by 356,700. The average BOG grant was $349 and the others averaged about $600 each. National Direct Student Loans (NDSL) were given to 752,900 students and GSL to 686,700. The average NDSL loan was $653 compared to the GSL loan of $1,045. With the exception of those receiving GSL loans, 70 per cent or more of the students received additional assistance from at least one other OE program.

The number of students receiving aid in 1973 was lower than in 1972, and a third of the institutions reported lower enrollments than expected. Seventy per cent of these attributed the decline to lack of federal aid. Eighteen per cent of the institutions reporter greater enrollment than expected and attributed the increase to the availability of aid.

The total number of students assisted by OE programs was estimated at 1,393,500. Ninety per cent came from families with adjusted annual incomes less than $15,000. Students from families of low incomes (less than $7,500) received four-fifths of the BOG and SEOG grants, about two-thirds of CWS awards, more than half of NDSL, and about one-third of the GSL loans. Ninety per cent of the administrative officers felt the "needs analysis" resulted in unrealistic family contributions and almost 60 per cent reported that the administrative workload was heavy, primarily due to the uncertainty over funding and procedures. Thirty-nine per cent characterized the BOG workload as light, 38 per cent as moderate, and 23 per cent as heavy.

This report includes tables showing the weighted results of the survey for all institutions and groupings by type; population estimates for students receiving assistance in different kinds of institutions; average tuition, room, and board costs; administrative workload information; impact of support on institutions; and the effect of federal grants/loans on predicted enrollments.

Feldstein, Paul J. A Preliminary Evaluation of Federal Dental Manpower Subsidy Program. Health Manpower Policy Discussion Paper Series, No. A5. Ann Arbor: Michigan University School of Public Health, 1974. This paper suggests an approach and an analysis of the impact that federal manpower programs have had on dentistry. The main beneficiaries under health manpower subsidy programs are indicated and some policy alternatives suggested. Emphasis is placed on federal subsidies for increasing the supply of dentists including students' financial assistance programs and construction and institutional support programs. The use of health manpower population ratios as a basis for public policy is also discussed.

American Council on Education. Financing Part-time Students: The New Majority in Postsecondary Education. Report of the Committee on the Financing of Higher Education for Adult Students to the Office of Governmental Relations. Washington: The Council, 1974. Although part-time students comprise approximately one-half of the 27-28 million students in postsecondary education, they are deprived of equal benefits. The majority are in the labor force and seriously concerned with occupational needs. Incentives for higher education include: personal and family reasons, salary increases, peer group pressures, legal and certification requirements, achievement of educational goals, and recruitment into federal or state public problem-solving programs. Credit and noncredit educational participation has increased 2.3 times faster for part-time students than for full-time students. In 1972, over 63 per cent of graduate students attended on a part-time basis. Regardless of family income, part-time students are generally discriminated against in federal and state student and institutional aid programs, social security survivors' benefits, tuition rates, and financial aid programs, as well as income tax requirements. Recent proposals indicate a growing concern for financing of postsecondary education, but the emphasis is laid upon full-time students rather than part-time students. Arguments against equity focus upon three main themes: the part-time student is not as serious, the part-time student is employed and can pay his way, and resources are not sufficient to finance the additional cost. Statistics prove these arguments are false. Equity can only be achieved when part-time students share eligibility with full-time students and are allowed to enroll in the postsecondary programs desired to fulfill their needs.

Fordyce, Hugh R. "Financial Independence Among College Students." Financial Aid Report 3 (September 1973): 5-8. Increasing numbers of students are claiming financial independence from their parents and responsibility for their own college education. The U.S. Office of Education guidelines declare that students are ineligible for consideration as financially independent students if they have been claimed as an exemption for income tax purposes by their parents or any person other than a spouse, or if they have received more than $200 in financial assistance, including room and board, from their parents for the calendar year in which aid is received. In states where the age of majority is 21, these guidelines prevent claims of financial independence by most 18 year olds. But in states where the majority age is 18, it is probably unfair to consider more than the students' adult status in looking at their applications for assistance as financially independent students. Under some circumstances, students from a 21-year-old-majority state attending a college in a 18-year-old-majority state could successfully change domicile to the latter and therefore argue financial independence.

Colleges have traditionally argued that students from middle-income families claiming financial independence are not really independent but are shifting the burden of support from their parents to their colleges.

Acceptance of such claims would be disastrous for the student aid programs of states with 18-year-old-majority laws. If the students do succeed in their claims, the methods used with graduate students (giving aid to those most able academically since all are considered needy) would probably be used. Society would face an increased tax burden, and the students from low-income families would suffer because they would be competing against an increased pool of applicants.

Graziano, Anthony F. Some Factors Being Overlooked As We Increase Tuition at Our Public Senior Institutions. Champaign: Illinois University, 1972. Tuition increases in Illinois public senior institutions are reviewed in light of factors being overlooked. These factors suggest the new emphasis on tuition could (1) spiral into higher tuition in the future, (2) create increased state response to provide financial support for students who would otherwise find higher charges a barrier to enrollment, (3) neglect qualitative consideration of applicants when choosing a college and the price elasticity of the demands for high education, (4) effect the middle income family not eligible for student aid, (5) have a negative effect on junior colleges and the under enrolled private sector, and (6) force some institutions to maintain or lower their nonresident tuition in order to fill their facilities.

Hammack, Walter Carl. "An Analysis of the Utilization of Student Financial Aid Funds at Institutions of Higher Education in the Southwest." Ph.D. dissertation, The University of Oklahoma, 1974. The primary purpose of this study was to provide useful data to assist program officers in their work with colleges and universities in the States of Arkansas, Louisiana, New Mexico, Oklahoma, and Texas. In order to accomplish this task it was necessary to ascertain what relationship size, type, and control may exert on the amount of utilization of student financial aid funds at institutions of higher education in the Southwest and to develop a student financial aid utilization model.

The sample for this study consisted of 213 institutions of postsecondary education in the Southwest that participated in one or more of the Federal Student Financial Aid Programs in Fiscal Year 1973. The data, secured from the Dallas Regional Office of Education, was grouped by type and control institutions. Each of six kinds of student aid was divided by the size of institution to determine the average amount of assistance per aid applicant. Each of four hypotheses was tested for comparisons using analysis of variance and Duncan's Multiple Range Test at the .05 level of significance.

Student financial aid utilization models were derived from the data reported by institutions of postsecondary education in the Southwest. The prediction models were calculated from the sample data using number of aid applicants for each institution as the independent variable and the average amount of a particular kind of student aid utilized by each institution as the dependent variable. The models were formed using linear regression analysis on the data in the sample.

All hypotheses were rejected in part, for the variables of the data. Fifteen variables of the twenty-four possible, on the four hypotheses were found significant at the .05 level.

Thirty-six student aid utilization prediction models were generated according to the various subgroup classifications. The thirty-six variable subgroups were calculated for regression significance at various levels to determine the value of the prediction model. Fourteen of the thirty-six subgroup variables were found to be significant at one of the various levels of significance.

Hansen, W. Lee. The Financial Implications of Student Independence. New York: College Entrance Examination Board, 1974. Models for financial support of postsecondary education range from full student support to full taxpayer support. The question of parental or public obligation has not been resolved. If students are considered independent at majority or at the discretion of financial aid officers, substantial increases in aid will be required. If students are allowed to choose their dependency status, however, many problems as well as attempts to circumvent the rules will be eliminated. Students naturally want grants, while taxpayers prefer loans. Loans can be made more attractive by lengthening the repayment time period, adjusting payments to actual income, and incorporating a forgiveness provision.

Hawkins, Raymond Miller. "State Policy Formulation in Higher Education: Tuition Equalization Grants." Ph.D. dissertation, The University of Texas at Austin, 1972. Within an investigative framework adapted from David Easton's "dynamic response model of a political system," the processes by which public policy determinations in higher education are made were investigated. The specimen of public policy formulation and implementation chosen for investigation was the 1971 Texas policy providing Tuition Equalization Grants to students attending private colleges and universities (Senate Bill No. 56, 62nd Legislature, Regular Session). Easton's "political system" was defined operationally for the investigation as state-level government in Texas.

For purposes of investigation it was recognized that inputs of demands and support from the environment were converted in the political system by two entities: the legislative machinery and the ministerial machinery (namely, the Coordinating Board, Texas College and University System). The outputs from these two processing units then became artifacts--namely, Tuition Equalization Grants (TEC) distributed within specific constraints--which engendered outcomes. Data for the preoutcomes portions of the three-part study were taken from written records and from interviews with chief actors and other participants in the influencing, legislative, and policy-execution processes.

Investigation of the influencing and legislative processes (Phase I of the study) revealed that: (1) the policy that resulted was, in large measure, formed by a series of single decisions without most of the decision-makers being aware of the process itself; (2) the public at-large was not even cognizant of the policy's content; (3) for most of the legislators interviewed, the TEG issue had very low priority; (4) the legislative strategy of the private colleges and universities was, in effect, a "foot-in-the-door" approach to insure a long-term commitment by the state; and, (5) the resultant legislative policy was largely descriptive instead of prescriptive, primarily because the degree of advocative behavior exhibited by the Coordinating Board in the formulation of the TEG policy was negligible.

Analysis of the policy-execution process (Phase II) found that: (1) non-statutory legislative input to the policy-execution process was virtually non-existent; (2) inputs from executive branch officers into the policy-execution process were not identifiable; (3) the Coordinating Board did invite and receive extensive advisory input from the private colleges and universities during the policy-execution process; (4) the private sector evidenced a high degree of consensus about what should constitute the operating arrangements under which the TEG program was to be administered; and, (5) the policy additions made by the ministerial machinery were few, but significant.

Phase III of the investigation dealt with policy outcomes. Inquiry instruments were designed by the investigator to assess TEG policy impact at the conclusion of the program's first year of operation. Analysis of responses indicated that: (1) within the limitations of a "short-run" assessment, the TEG policy's first-year impact was slight to negligible; (2) the quantity of first-year funds appropriated ($1 million) was an inadequate amount to have had significant impact; (3) qualitative aspects of TEG policy statements and program performances (as authoritative outputs) both seemed to have engendered outcomes which accorded well with notions of what should be accomplished; (4) the level of feedback stimulated within the political system by policy impact was almost as negligible as the impact itself; and, (5) unanticipated consequences, if any, were not generally identifiable by respondents.

"Higher Education in New York State." Governor's Task Force on Financing Higher Education, Albany, New York, 1973. This document is a comprehensive evaluation of the laws and methods of financing both public and private higher education in New York. Emphasis is placed on financing and governance. Major findings regarding the state of postsecondary education concern finance and capital, facilities, enrollments, access, financial aid, diversity, quality, governance, and future manpower requirements. Major recommendations suggest: (1) A student Bill of Rights should be enacted to guarantee New York high school graduates the right of access for up to 2 years of postsecondary education with necessary financial support. (2) Low income students must be able to count on grants from public funds adequate to cover full tuition during all 4 years of attendance at public institutions in the state as well as support from all sources to allow attendance at private institutions. (3) Tuition charges should be uniform throughout the state. (4) The concept of the University of the State of New York should be maintained and strengthened. (5) A statewide planning council for postsecondary education should be established. (6) The Governor should nominate the members of the Board of Regents for confirmation by both houses of the Legislature. (7) The state should increase its funding of and its responsibilities for the governance of the institutions. (8) Individual campus autonomy should be strengthened. (9) Special studies should be made of financial considerations.

Hind, Robert R. *Financing Post-Secondary Education in Washington. A Report to the Council on Higher Education State of Washington*. Palo Alto, California: Academy for Educational Development, Inc., 1972. This document, a review of financing postsecondary education in Washington, emphasizes the need for the users of postsecondary education and the state to carry most of the financial burden and provides a cost-benefit analysis, information on pricing and student aid, current practices in state financing, and data on student loans. Options for Washington State include: (1) make the present system more equitable and effective in providing wide access by directing added funds to student financial aid and establishing an effective student loan program; (2) move to full-cost pricing, with massive financial aid to needy students; (3) move part of the way toward full-cost pricing, with necessary accompanying student aid; and (4) adopt a variable pricing system that reflects differences in instructional costs, either by program or by level.

Hower, Floyd V., Jr. "An Investigation of the Relationship of Certain Variables on the PCS Statements of MSU 1970-71 Freshmen with the Rejection of Various Types of Financial Aid." Ph.D. dissertation, Michigan State University, 1972. The purpose of this study was to attempt to identify, at one university, the population of those freshmen financial-aid recipients who rejected work or loans in spite of demonstrated need. A review of the literature revealed no related studies in this area. However, the research did reveal a need for judicious use of financial aid resources, as the demand for aid has increased to the point where applicants with real need must often be turned down.

Eight variables on the Parents' Confidential Statements, parental net income, residence equity, effective income, total assets, federal income tax, number of children, number of children in college, and financial need were investigated through multiple regression analysis for their prediction of the dependent measures of loans rejected, work rejected, and total rejected. Two more variables, sex and parental occupational class, as well as the interaction effect between these two variables, were investigated through a two-way multi-variate analysis of variance using the first two of the above dependent measures. Finally, interviews were conducted with a selected sub-sample of subjects to determine: (1) possible changes in circumstances relative to original assessment of needs, (2) opinions on the accuracy of the assessment of need, and (3) whether or not basic life styles were altered.

The study was begun through the identification of all 1970 fall quarter freshmen financial-aid recipients at Michigan State University who had turned down the work or loan portions of their financial-aid awards, yet made it through the freshmen year and returned in the fall of 1971 as sophomores. A one-hundred member random sample of this population was then studied.

The multiple regression, using a least squares stepwise delete routine, yielded a number of significant variables at the .05 level in the three equations for predicting loans rejected, work rejected, and total rejected. Federal income tax, it should be noted, appeared as significant in all three final equations. Thus there is some evidence that since federal income tax is a significant predictor of all three dependent variables, it is the most important predictor variable.

Further analysis of the federal income tax variable revealed that the higher the federal income tax paid, the greater the amount of loans accepted. Correspondingly, the higher the amount of federal income tax paid, the greater the amount of work rejected. Thus, the higher-income families tended to favor loans while the lower-income families tended to favor work.

The multivariate analysis of variance produced no significant differences in the multivariate tests for main effects, indicating that neither sex nor parental occupational class is related to the amount of loans or work rejected. Additionally, there was no interaction between sex and parental occupational class.

Generalized inferences were not made for the results of the interviews with the selected sub-sample.

While this study dealt solely with the population of those who rejected aid, future studies might test out whether the results would apply across the entire population of financial-aid recipients, including those who were satisfied with their aid and those who requested more aid. Such studies would be able to further distinguish those who tend to reject aid.

Finally, in view of the fact that the members of this population turned down, on the average, one-third of their aid package and yet made it through the year, the formula for demonstrated need may be in need of revision. Thus, considerable flexibility should be utilized in the aid award by the financial-aid officer. Further studies in this area could provide the research for making such decisions.

Huff, Robert P. "CSS: Need Assessment of Upper-middle Income Families--Are They Being Excluded?" College Board Review 86 (Winter 1972-73): 26. While higher cost institutions have always required financial sacrifices by middle-income families, the families with adjusted effective net incomes of $14,000 to $20,000 as computed by the College Scholarship Service (CSS) are now often required to pay tuition and expenses in excess of one-quarter of their net income. In many such cases, the students end up going to public institutions which were not their first choice. Both students and parents are increasingly likely to question spending $5,000 a year for a college education when it cannot guarantee desired employment following graduation.

In a survey sent to 50 leading independent colleges and universities, the number of applicants from upper-middle income families averaged 35 per cent of the total. All of the institutions were concerned about the financial burdens placed on these families, with 59 per cent deviating either on an individual basis or methodically from the straight computation of financial need according to CSS tables. One-quarter are using older rather than current tables. Such deviations endanger the basic CSS principle of encouraging institutions to deal with similar families in a like manner.

One proposal for lessening the burden on middle-income families would be to use a liquidity index which would justify loans to provide the difference between a family's ability to contribute and its current cash position. Another proposal would establish one financial curve for providing scholarships and another, less progressive, curve for jobs and loans. A third proposal would modify the existing CSS tables in some way, but require institutions to agree to continue using the bulk of available funds for the neediest students.

Carnegie Commission on Higher Education. Institutional Aid: Federal Support to Colleges and Universities. New York: McGraw-Hill, 1972. This report proposes that the federal government should substantially increase its expenditures for higher education, including funds for the general support of institutions, but that basic responsibility should remain with the states and private initiative. It suggests that social justice should be the highest single priority for federal funding, and that institutional autonomy and free choice for students should be maintained. The impact of several alternative formulas are presented in detail. Appendices give the Carnegie Commission's classification of institutions of higher education, excerpts from the

Commission's 1952 report, statements from higher education associations and commissions concerning federal institutional aid, selected institutional grant proposals and formulas, tables showing allocations of funds according to selected formulas, tables showing public and private institutions by type and enrollment in 1968, observations on national systems of other countries, excerpts from studies on financial conditions of universities and colleges, and excerpts from two U.S. Supreme Court decisions.

The Commission proposes that the federal government allocate $4,040 million to institutions, including $950 million in cost-of-education supplements, $900 million for construction, $1,650 million for research, $200 million to a foundation for postsecondary education, $250 million for special programs, and $90 million for institutional scholarship grants. The Commission also proposes $2,330 million in federal aid to students, including $1,175 million in educational opportunity grants, $900 million for work-study programs, $15 million for graduate talent search, $80 million for doctoral fellowships, $130 million for loans, and $30 million for a counseling program.

Johnstone, D. Bruce. "Beyond Need Analysis." College Board Review 87 (Spring 1973): 13-15. Fifteen years ago, financial aid consisted primarily of scholarships to outstanding students rather than financial aid to students in general based on their individual needs. To render the latter service, the financial aid profession developed need analysis based on subtracting parental ability to pay from tuition. The remainder was subsidized by a package of grants, jobs, and loans.

Today, changes within our society are requiring changes in our concept of need analysis. Increasing costs, decreasing grant funds, and keen inter-college competition for the most desirable students require that packages not only be economical but attractive. This situation poses a severe technical challenge to the financial aid profession to develop new packaging techniques. The direct subsidy of students by state and federal aid programs also changes the outlook of financial aid officers. Although such aid will probably never completely replace institutional aid, trends are increasing in this direction. For instance, $959 million has been requested by the Administration for Basic Opportunity Grants which will be dispensed directly to the students, not to the universities. The emancipation of students from parents is further eroding traditional need analysis. The Swedes and Norwegians have already eliminated parental ability to pay from the calculation of student financial aid and the Danes are lowering their age of emancipation. All these factors combine to make need analysis obsolete and new financial aid concepts mandatory.

Jones, J. Samuel. "Some Thoughts on the CSS Treatment of Family Assets." The Journal of Student Financial Aid 3 (June 1973): 4-11. The College Scholarship Service (CSS) treatment of family assets in determining scholarship needs is too complicated, sophisticated, and paradoxical, and is often based on data that are inaccurate (willfully or otherwise). A new system should retain and expand the age-dependent analysis of parental retirement need, and should provide for special loan eligibility for that part of the family contribution derived from non-liquid assets. The assets remaining after provision for retirement should furnish either a specific share for the education of each child or be taxed by the CSS at a significantly progressive rate. CSS should either collect and dispense reliable data even if it must find access to IRS returns, or should explain to users (parents, scholarship donors, and financial aid officers) the unreliability of the information. Finally, either student assets and savings should not be considered separately from family assets or parents should be advised of the advantages of reporting all family savings under a common heading.

Jones, Larry Gale. "A Study of the Relationship Between Ability to Pay and the Costs of College Attendance Accepted by the Student and the Family." Ph.D. dissertation, The University of Iowa, 1974. Recent proposals to use increased tuition and fees as a primary source in financing higher education argue that students and families who are able to pay more of the costs of higher education should do so, while those unable to meet the higher costs of higher education should be given direct student financial aid to help finance their education. As the student and the family are asked to assume a greater share of the rising costs of higher education, primary attention must focus on determining how much students and families are able to pay for the postsecondary education experience. Ability to pay, which is the root of proposals to increase student costs, was the topic of this study.

The purpose of the study was twofold: First, to determine the relationship between the student's and family's computed ability to pay for higher education and their estimated family contribution toward the costs of college attendance; second, to examine the relationship between computed ability to pay and the costs of college attendance accepted by the student and the family.

The study was limited to an analysis of data gathered by Walter W. McMahon for the College Investment Decision Study (McMahon, Investment in Higher Education, 1974) on single, dependent freshmen entering college for the first time in the fall of 1972. Data were generated for the CIDS study through The American College Testing Program's Family Financial Statement, ACT Assessment, and a special questionnaire. Major variables analyzed in the study included: Computed Ability to Pay (CAP), the family's potential ability to contribute to the costs of college attendance as determined by ACT Financial Need Analysis; Estimated Family Contribution (EFC), the student's estimate of actual financial contributions from parental and student resources toward college expenses; Estimated Cost of College Attendance (ECCA), the base cost of college attendance as reported by the student; Computed Cost After Financial Aid (CCFA), calculated by subtracting the reported student financial aid package from ECCA; Computed Net Student Cost (CNSC), calculated by subtracting only scholarships and grants from ECCA.

For students from families with incomes under $10,000, EFC was significantly larger than CAP; CAP of students from families with incomes over $10,000 was significantly larger than EFC. EFC, which was rather uniform through the sample, gave no evidence of moving up or down with CAP. CAP is not a good indicator of the amount students expect to pay to attend college.

From the cost data on colleges the student seriously considered attending, it was found that students attended the colleges which were lower in base cost to begin with; which had been made less costly by discounts of scholarships and grants; and whose costs were even further reduced through total student financial aid packages.

ECCA of the college attended exceeded CAP for all but students from families with incomes over $15,000, making it clear that the unassisted cost of college attendance is significantly greater for most students than current methods of need analysis suggest they can afford without financial assistance.

The effect of financial aid is to reduce the costs of college attendance to similar levels for all students. CNSC and CCFA were found to differ little among students regardless of CAP or family income. There was no evidence to indicate that financial need was a factor in student aid.

Differences which have implications for higher education and financial aid programs were found to exist between students who paid in excess of the CAP for college and those who paid less than their CAP to attend.

Laudicina, R., and Tramutola, J. L., Jr. A Legal Perspective for Student Personnel Administrators. Springfield, Illinois: Charles C. Thomas, 1974. This volume reviews traditional legal theory in light of changing student and institutional relationships and examines the students' civic and campus responsibilities in regard to enrollment contracts, residence contracts, financial aid, and discipline, noting the difference in due process requirements for public and private institutions. Other chapters deal with student drug abuse, students' rights and civil liberties, and other categories of student-related issues (work-related injuries, and student employees and collective bargaining, for instance). An appropriate educational framework for administrative decision-making is set forth. Relevant case materials are given throughout the book.

Leslie, Larry L. "A Case for Low Tuition." Paper presented at the Center for the Study of Higher Education, Pennsylvania State University, November 1974. Higher education is likely to lose in its battle for additional public resources to combat rising costs. Several important national educational committees and commissions are recommending raising tuition to offset increasing financial pressures. Justification is based on three related retionales: societal vs. individual benefits, the market model, and equality of opportunity (low tuition benefits all, but high tuition plus aid to low-income students increases equality). High tuition will seriously affect small, private, church-related institutions, state colleges with already relatively high tuition, two-year institutions which bear the name of a state university but offer little else except high cost, and institutions which cannot compete with the low tuition of nearby community colleges. High-status and very low-tuition institutions will probably not be seriously affected.

High tuition is contrary to the history and tradition of American education which is based on equitable treatment for all, not on providing a free public service for some and high cost for others. Low tuition has a proven record as a guarantor of educational accessibility for lower- and middle-income students. The assumption that all money saved by higher tuition will be distributed to low-income students, thereby guaranteeing equality of opportunity, is questionable. In addition, institutions receiving the greatest part of their income from students are likely to become overly responsive to student demands, which, in many cases, are concerned with the acquisition of technical skills rather than a general liberal education. Such situations will weaken education.

Leslie, Larry L. The Rationale for Various Plans for Funding American Higher Education. University Park, Pennsylvania: Center for the Study of Higher Education, Pennsylvania State University, 1974. The type of financing that is adopted to meet the rising costs of higher education will determine who has access to college. The individual benefits theory suggests that because individuals benefit they should pay the full cost, while subsidies such as loans should be granted for the education of the poor. Although the additional lifetime income an individual gains from higher education is not great, the status value of a degree and the psychic income of an improved life style are added benefits. Contingency loans offer the advantages over conventional loans of repayment as a function of later earnings and an equalizing effect because persons earning more subsidize those earning less. But such loans might lead to less state support and would cause low income students to incur large debts while high income students had little or no debt.

The social benefits theory suggests that individual economic productivity is shared by society through taxation and asserts that labor force education and advancement of knowledge accounted for nearly 45 per cent of the growth of the gross national product that occurred between 1929 and 1957. The student voucher system would encourage diversity and the full use of facilities through competition. But support might be drawn away from public institutions and curricula would be based on sales appeal. Direct support to institutions would allow them to set their own priorities but might support institutions not needing the money or not serving a social purpose and would lead to government control. Revenue sharing would cause lower state support and possibly unenlightened state education policies.

Leisy, Raymond. "The Supreme Court Decision Regarding

Out-of-State Tuition." Journal of College Student Personnel 15 (January 1974): 3-4. The decision of the U.S. District Court in Connecticut in the Vlandis case on restrictions on nonresident students was affirmed by the U.S. Supreme Court in June 1973. The majority opinion of three judges, plus three concurring opinions, held that states have a legitimate interest in giving their residents preference at their colleges, but that students must have the opportunity to present evidence of residency. Connecticut's residency requirement was declared invalid because it was in effect for the entire college career of students. But the 1970 Starns v. Malkerson case, which was not reviewed by the Supreme Court, upheld a one-year requirement. Two of the concurring judges were not sure that even a one-year requirement was constitutional, while one of the dissenting judges believed that voting and obtaining a state driver's license did not impose a significant burden on the students compared to the savings they obtained through resident status. He also thought that resident status should be granted only to those who had supported the state educational system by their own or their parents' payment of taxes.

Lombardi, John. "Tuition . . . and the Open Door." Junior College Journal 42 (May 1972): 8-11. The enormous increases in the numbers of students attending junior colleges and in the numbers of junior colleges established in the last decade seem to indicate that tuition does not prevent anyone who wants an education from receiving it. Nevertheless, lack of finances has been tied to the low ratio of black to white students and of low socioeconomic students to high socioeconomic students. While a task force recently defined open access as requiring open admissions, colleges within commuting distance, and a combination of tuition and student aid, the Educational Policies Commission six years earlier had said a public policy of making the junior college years free was required.

The change from open door to open access has been caused by a serious economic crisis among junior colleges. Many colleges prefer to call their assessments "fees" rather than "tuition," but the difference is slight, particularly since fee charges are approaching tuition rates. Most states require tuition from out-of-state students at rates similar to that of four-year colleges. Some locally-controlled colleges require somewhat lower fees from non-local residents of their states. While fees may vary greatly within a state, some states, especially Virginia, Washington, Kentucky, and Connecticut, are moving toward uniform charges.

Some educators suggest charging students a tuition loan which would be paid back when they are earning enough to be paying federal income tax. Some think tuition is required to end the present system of education as a preserve for the middle class by allowing for effective aid packages.

Moore, Donald. "The Independent Student and the Philosophy of Financial Aid Officers." The Journal of Student Financial Aid 3 (June 1973): 34-37. Although the contention that an independent student does not exist unless he is an orphan or ward of the state is consistent with the general attitude of college business personnel and loan agencies, it is inconsistent with the situation facing financial aid officers. In New York, both federal and state regulations make it difficult for students to become independent by choice. Most aid officers agree, however, that married students entering college after long terms of employment and students returning from the armed services are eligible for independent status. The question is not whether an independent student should be considered for financial assistance, but rather, which independent students are eligible for aid. In low income groups particularly, many students have been financially independent since they were able to work.

At present students are confused and overcome by the barriers to independent status: parents may not claim students as dependents for income tax purposes, students must support themselves, and must live away from home for one year. The validity of independent student status cannot be ignored, however, and other standards and criteria may need to be established.

"Need for Improved Coordination of Federally Assisted Student Aid Programs in Institutions of Higher Education." Report No. GAO-B-164031-1, Comptroller General of the U.S., Washington, D.C., 2 August 1972. The General Accounting Office examined coordination among federally assisted student financial aid programs including the National Defense Student Loan, the College Work-Study, Educational Opportunity Grant, and Guaranteed Student Loan programs. Eight institutions were visited. The report recommends that the Secretary of Health, Education and Welfare require institutions of higher education to establish procedures for coordinating assistance provided under Federal student aid programs which require a showing of financial need with any assistance provided under the Guaranteed Student Loan program and other school-administered aid programs.

The Secretary should also monitor implementation of the procedures to preclude awarding assistance in excess of students' financial needs.

Nicolette, Joseph R. "Voucher Plan for Student Financial Aid Awards in Higher Education: Critique and Appraisal." Ed.D. dissertation, State University of New York at Albany, 1974. Student financial aid in higher education has become of paramount importance in the last decade. Unfortunately, the increased use of financial aid programs and accompanying need analysis systems pose serious problems to all involved with student financial aid programs.

The basic problems which exist in the world of student financial aid center on two basic areas. First, there are too many student aid programs. The superfluous number of aid programs tends to be confusing and perplexing. Second, the use of the many different financial aid need analysis systems promotes inequities and inconsistencies which cause confusion, anger, and frustration for the applicants and administrators.

In dealing with these problems, this study examined four basic questions. 1. Are the current financial aid need analysis systems inconsistent in determining the expected contribution? 2. Will a new single financial need analysis system be more effective than those systems currently in use? 3. Can the number of existing student aid programs be reduced to one basic federal grant; one basic state grant; one guaranteed loan with no federal interest benefits or income limitations? 4. Will the voucher system be more effective in reducing or eliminating the inequities of award procedures?

To determine if the current financial aid need analysis were inconsistent, the study examined fifty randomly selected students who applied for financial aid at the State University College at Oneonta, New York. The financial information submitted by the parents of these students was analyzed through the techniques of the College Scholarship Service, the American College Testing Program and the Basic Educational Opportunity Grant Program. The correlation between CSS and ACT were high and positive, but the correlation between (1) CSS and BEOG and (2) ACT and BEOG were low and not significant. Since none of the correlations were close to 1,000, the assumption that inequities do exist was substantiated.

To determine if a single financial aid need analysis system could be used in place of the current systems in an attempt to reduce the inequities, the study examined the use of the federal income tax as a determinant. A formula of fifty per cent of the federal tax paid divided by the number of dependent students in college was applied to the same fifty students to determine the expected parent contribution. The results revealed that in nearly eighty-five per cent of the cases, lower and more realistic parent contributions were obtained. The cost and complexity of multiple application forms was eliminated, and more valid data was utilized since parental figures on CSS and ACT have been proven to be inaccurate.

To test the concept of three basic financial aid programs, the study utilized estimated annual income figures for the 450,000 full-time undergraduate students in New York State. Applying the above formula for average income groupings, the study showed that the financial needs of New York State students could be met through the equal use of a federal grant and a state grant. The cost increase for the federal government would be minimal, but the cost increase for the state would be substantial.

Finally, the distribution of the above aid was analyzed through the use of a voucher system. The voucher system proved to be effective in eliminating the subjective idiosyncracies of aid officers and the cumbersome fiscal procedures on the campus and in the government offices.

The study was limited in that only New York State students were evaluated and the need for future research on a national basis was suggested.

Olson, Layton. The Students' Views on Independence. New York: College Entrance Examination Board, 1974. The large number of students declaring themselves independent and claiming financial aid has become a cause for concern. Because two of the three criteria for independent status cannot be rigidly enforced, a new definition of independence is required. Older students should be given special consideration because of their financial responsibilities. The demands from low-income groups and ethnic minorities must be considered in the light of the definition of the independent student. Forms should be consolidated and simplified and a student representative of the financial aid board should be available to advise and determine student assistance policies.

Orlans, Harold. Private Accreditation and Public Eligibility. Vols. 1 and 2. Washington, D.C.: Office of Education (DHEW), 1974. The initiative for this two volume study was taken by officials in the Department of Health, Education, and Welfare in response to mounting concerns and divided opinions about the use of accreditation to establish the eligibility of postsecondary institutions for federal programs. Conclusions and recommendations include: (1) Accreditation should continue to serve as one means by which postsecondary schools become eligible for federal programs. (2) The functions of reviewing accrediting agencies and recommending some for inclusion on the Commissioner of Education's list of recognized agencies should be largely transferred to the Council on Postsecondary Accreditation. (3) The Office of Education should institute a program to improve the training of state education staff and to gain their fuller cooperation in enforcing federal eligibility regulations. (4) Student loans should be insured against school closure. (5) No really satisfactory solution exists to the problem of determining the quality and eligibility of over 13,000 postsecondary schools. Chapters cover the meaning and origins of accrediting, accrediting agencies, regional accreditation, approval systems for veterans, student loan programs, consumer protection. Appendixes include selected cases of accreditation, accreditation of veterinary schools, diploma mills, and a list of accrediting agencies.

Pernal, Michael. "State Colleges and the Middle Income Student: A Dilemma for the Financial Aid Officer." College and University 48 (Winter 1973): 84-86. The middle-income student, one whose family income is between $12,000 and $20,000, has been caught in a financial aid squeeze that makes him invisible to financial aid officers. The options for such students must be widened by (1) developing a specific category for middle-income students as against the present "$12,000 or more" category, (2) eliminating cancellation privileges on National Defense Loans, (3) reducing the matching fund requirement on Economic Opportunity Grants, and (4) giving financial aid officers the right to establish priorities that private agencies would abide by in making guaranteed loans.

Peterson, Dwight Lee. "A Study of the Accuracy of Expected Family Contributions and School Budgets Used in Processing Student Financial Aid Requests in Michigan for the 1971-72 Academic Year." Ph.D. dissertation, Michigan State University, 1974. The purpose of this study was to explore the relationship between "expected family contributions" computed for full-time, unmarried, undergraduate, and financially dependent students' educational expenses by the College Scholarship Service Parents Confidential Statement, and the amount of such resources reported to have been actually utilized for this purpose by the families in question for the 1971-72 academic year.

The population sampled for this study consisted of all full-time undergraduate students applying under the State of Michigan Competitive Scholarship and Tuition Grant Programs for the 1971-72 school year. Consideration here was also limited to single students who had not as yet met these programs' criteria for independent status, and whose families had submitted the necessary College Scholarship Service needs analysis document (Parents Confidential Statement) for the 1971-72 academic year in question. A sample of 1,121 such cases was selected and contacted with a questionnaire document during the summer of 1972. A usable return of 634 forms (57%) was generated for analysis from this sample.

For each respondent the overall expected family contribution generated was compared against the total year-end family contribution reported. Separate comparisons were also made between the parental input, student summer earnings input, and student asset contribution portions of the expected family contribution figure and their year-end reported counterparts. A separate test between the total institutional expense budgets computed by the Michigan Department of Education for the school year in question and year-end reported respondent total expenditures was computed as well. Using (two-tailed) t test analysis procedures, it was found that: a. expected overall family contribution figures were significantly higher than those totals reported, b. expected parental contribution figures were significantly higher than those reported, c. there were no significant differences found between expected and reported student summer earnings and student asset contribution figures, and d. Michigan Department of Education expense budgets were significantly lower than the total overall expenditures reported for the 1971-72 school year by the study sample respondents.

In reviewing the data, it appeared that the seeming discrepancies between lower reported family and parental input contributions, and higher reported overall expenditure totals, were actually made up by student loans and employment during the school year itself.

In the second major portion of the analysis, 18 family parameters were compared against these 5 difference score factors (family, parental, student summer earnings, student asset, and overall budget) via a series of one-way ANOVA designs, to see if any of the family factors selected might indeed significantly impact upon the difference scores identified.

The family parameters in question were selected experientially for their perceived impact upon family willingness and/or ability to support students in post-secondary study. The factors selected were as follows:

1. family educational background*
2. family residence
3. average parental age*
4. number of parental retirement programs*
5. number of dependent children in home*
6. number of dependent children in post-secondary study*
7. number of blood parents in home*
8. number of stepparents/guardians in home*
9. family race
10. student's age*
11. student's sex
12. school type
13. student's residency plan
14. net parental income for 1971*
15. number of parents employed*
16. parental adjusted effective income*
17. percentage adjusted effective income from assets*
18. student's school class*

Those parameters underlined were found to have a significant impact upon the one or more of the difference scores previously elicited.

The third major portion of the data analysis focused upon inclusion of all sequential family parameters identified above (those asterisked) in separate regression equations for each of the five difference score areas initially identified, to see if discrepancies between expected and actually reported data could, in fact, be successfully predicted from the factors at hand. Statistically significant predictability was noted in this regard for overall family, parental contribution, and student asset contribution difference scores; but in no case was more than 30% of the overall difference explained. This factor, plus indication in the data of high factor overlap, would argue strongly for the presence of further yet unidentified categories of explanation parameters.

The final segment of the data analysis consisted of the provision of various types of mean sample contribution and expenditure data for use by future researchers as well as field practitioners seeking comparison base data for their own needs assessment methodologies and budget computations.

It is hoped that this exploratory study can generate subsequent, more sophisticated research, in an effort to more fully explore both the accuracy and equity of present student aid dissemination procedures.

Schaefer, William P. "College Costs vs. Middle Incomes: A Proposal." The Journal of Student Financial Aid 3 (June 1973): 38-48. Traditionally, the largest faction of students in private colleges has come from middle-income families. Today, however, the number of middle-income applicants is dropping off (up to 40 per cent in some cases). Several reasons for this flight or middle-income "revolution" exist. (1) Unemployment among college educated people has destroyed the belief that a degree is a meal ticket. Neither parents nor students are now willing to sacrifice for an uncertain investment. (2) Tuition and costs have risen spectacularly. At Caltech, for instance, total expenses climbed 6.5 per cent per year from 1960 to 1970 and 8 per cent per year since 1970. (3) Although financial aid offices have handed out larger and larger sums of money, this aid has not wooed the middle-income students.

The College Scholarship Service (CSS) need analysis program bases aid upon the ability of family to pay. Three income levels are defined: poverty, moderate standard of living, and above moderate. The poverty and moderate levels are defined by the Bureau of Labor Statistics (BLS) and vary with the size of the family. Above the moderate level, CSS applies an increasingly progressive taxing formula to determine parental contribution. A financial aid officer may deviate from the CSS figures but is still faced with the difficulty of rationing limited funds and disbursing them equitably to students of all income groups.

The system may be improved by using the less harsh 1971-72 CSS tables of expectation, updated for inflation, instead of the 1972-73 tables, and by recognizing that availability of cash is a major problem for middle-income families. Parents should be expected to pay only 45 per cent of their contribution in cash, while the rest should be financed by long-term loans to the parents. A third suggestion concerns redefining the moderate level of income on a sliding scale as a function of total income instead of as a fixed dollar amount. This method allows for a higher "moderate level" of living than the BLS, but one that is necessary for parents to provide their children with a stimulating precollege background.

Detailed tables and graphs are included comparing the suggested and CSS computations.

Seward, Charles W., III. "An Examination of the Independent Student, the Dependent Student and the Philosophy of Student Financial Aid." The Journal of Student Financial Aid 2 (November 1972): 5-9. The National Defense Student Loan Program and other federal aid programs were intended to give additional aid to students whose personal and family resources could not meet the total cost of their college education, thereby extending the possibility of higher education to the children of impoverished families. But the financial analysis systems developed by the College Scholarship Service and later by the American College Testing Program led to a real distinction between the dependent students, who lived with their parents and who therefore could receive some financial aid for education from them, and the independent students, who were separated from their parents and could depend only on their own financial resources for education.

The independent students usually sought more aid than did the dependent students, even though the separation from their parents may have been motivated by the parents' desire to save money by allowing public aid to support their children's higher education. Such action by parents or students may be economically sound, but it is not morally justified and merely continues the moral degeneration of family relationships. While in the case of lower-income families, living away from home does not change the fact that the children of such families need public aid, the ignoring of family resources in the case of middle- or upper-class families causes a distortion of the aims of the federal and other aid programs. Therefore, use of the independent student concept is improper when determining the financial resources of students.

Sharon, A. T., and Horch, D. H. "Accuracy in Estimating Parents' Contribution to Students' College Expenses." The Journal of College Student Personnel 13 (September 1972): 448-51. Previous studies have shown that parents tend to underestimate their next-year income when applying for student financial aid. Every sixth family that filed a Parents' Confidential Statement in both 1968-69 and 1970 was selected for analysis (39,045 families). Intercorrelations of five variables--current income, estimated income, current income tax, assets, and debt--and their correlations with actual income were explored. Estimated income showed a validity coefficient of .86 with actual income. The addition of the four other variables resulted in a multiple correlation of .87.

Analysis of current, estimated, and actual income of four income level groups showed that the lowest income group (0 to $4,999) overestimated next-year income, while the other income groups underestimated--the higher the income the greater the underestimation (up to 12 per cent for the $15,000 to $20,000 group). A measure of predicted income using least squares parameters to regress actual on estimated income was calculated. The parents' contribution medians for each income level derived from this predicted income were much closer to those derived from actual income than were medians derived from either current or estimated income, suggesting that, with further study, use of predicted income might result in less inequity in aid given to low-income families.

Sidar, Alexander G., Jr. "Student Financial Aid: Is There a New Born Loser?" College Board Review 91 (Spring 1974): 5. Before the federal student aid programs, the traditional recipients of institutional student aid had been lower-middle and middle-class students. The new federal programs recognized the need to help minorities and very low-income whites. The College Work Study Program and Educational Opportunity Grants broadened the national base for student aid and prevented institutions from substituting federal funds for their own student aid commitments. But these programs were for the very needy and have not kept pace with the increasing number of eligible students and rising college costs.

Middle-class students turned to the Insured Student Loan Program (ISL), but a need analysis requirement, added because of abuses, limited the number of eligible middle-class students. Basic Educational Opportunity Grants designed for low-income students have not yet provided a large enough base to release other grant funds for middle-class students. Many middle-class students have changed institutional choice in order not to sacrifice family life-style. The low-income students receive larger aid packages than the middle-income students, but they must accept larger loans as well because federal loan aid is four times as large as grant aid. The 1972 Educational Amendments provided for incentive grants to states. These should be funded to encourage grant programs in the 20 states lacking such programs and to increase the grant programs in the 22 states with lower funded programs. The various aid programs should be funded up to their authorized levels, and the ISL program should allow a $20,000 net income level and a $2,000 borrowing maximum to better reflect today's economy. Coordination of aid programs at all levels and definitive regulations for independent students are required.

Sidar, Alexander G., Jr. "What Makes a Self-Supporting Student?" College Board Review 87 (Spring 1973): 16. Revision and clarification of eligibility requirements for public student aid funds for self-supporting students were recommended at the College Entrance Examination Board/College Scholarship Service winter regional meeting. Currently, students are eligible if they are not claimed as tax dependents other than by a spouse, or did not receive parental support over $200 for the preceding year. Returning veterans, older married students, and wards of the state are recognized as worthy of aid. Single, married, or married with family students present problems, however, and no clear-cut criteria have been established to differentiate between parents who won't and parents who can't contribute. In addition, need exists for the evaluation of contributions and determination of realistic expenses for these students. Because federal criteria create inequities, a financial aid administrator must use his own judgment in determining self-supporting status and need levels.

"The Yale Tuition Postponement Seminar." Proceedings of the seminar on tuition postponement, Yale University, New Haven, Connecticut, 22-23 November 1971. The quality of American higher education is being seriously threatened by economic pressures that are unlikely to be relieved in the near future. As undesirable as it may be, it appears that more and more of the costs of education will have to be borne by the college and university students. The Yale University Tuition Postponement Option Plan was created to help relieve both the student and the university of some of their financial problems. The central characteristic of the Yale plan is that it links the student's educational costs to his ability to pay for that education over a working career. To the extent that the burden of repayments varies with income, the Plan relieves the student borrower of the necessity to alter his work or study plans in favor of remunerative careers. The proceedings of the second seminar on the Plan are presented in this document to share with other institutions Yale's work in the development of this kind of student financing.

Van Alstyne, Carol. "The High Cost of Transferring: The Impact of Transferring on the Financing of Postsecondary Education for Students and Institutions." College Transfer, Working Papers and Recommendations from the Airlie House Conference on College Transfer, Association Transfer Group, April 1974. Data from the American Council on Education's 1971 follow-up of all 1967 entering freshmen showed that one-fourth eventually transferred, and that men were more likely than women to transfer. The nontransferring and transferring students were generally quite similar. The transferrers were more likely to have changed majors, failed a course, or dropped out of college temporarily, and were less likely to have received scholarships. By 1971, more nontransferring students than transferrers had received baccalaureates, but the transferrers still had high degree aspirations.

The sharp rise in tuition has caused many students to enroll for the first two years at a low-tuition college and then transfer to a high-tuition institution. The expected savings from lower tuition and living at home, however, may be exceeded by as much as 40 per cent by the unexpected costs of tuition for a fifth year, loss of financial aid, extra charges for part-time study, and delayed entry into the labor force. The Carnegie Commission on Higher Education and the Committee for Economic Development (CED) have both advocated higher tuition at public institutions. The CED proposal would reduce total tuition differentials which would result in decreased transfer rates. The Carnegie Commission recommends increases only for the upper-division years which would probably increase transfer rates. Portable Basic Educational Opportunity Grants would increase transfer rates but are at present too inadequately funded to have much effect. The shortening of the period required to establish state residency, the expansion of the concept of postsecondary education, and institutional specialization may increase transfer rates. On the other hand, need-based financial aid (which favors students at high-tuition institutions) and cost-pricing (which would end the subsidy of upper-division by lower lower-division tuition) would reduce transfer rates.

Van Dusen, William D. "A Forgotten Minority: The Transfer Student Needs Financial Aid Too." College Board Review 92 (Summer 1974): 17-20. During 1971-72, the College Entrance Examination Board in cooperation with four state agencies and more than 300 institutions of higher education collected data on students using the Student Resource Survey. About 57 per cent of the students at the public institutions and 80 per cent at the private institutions had been admitted to their present institutions as freshmen. More than one-fourth at the public and nearly 10 per cent at the private institutions had transferred from junior colleges, while 15 per cent at the public and 10 per cent at the private institutions had transferred from other four-year institutions.

The policy statements at most of the institutions considered junior college transfer students and first-time students equally eligible for aid, although some required an associate in arts degree. The average junior college transfer student required somewhat more aid than the average first-time student, but the transferrers received equivalent aid only from federal sources. At both the private and public institutions, proportionately fewer transferrers than first-time students received either state or institutional grants. The transferrers received smaller institutional and federal grants than the first-time students at the public institutions, but larger grants of all types at the private institutions. The transferrers were also less likely to receive work-study awards or National Direct Student Loans at the public institutions, although their awards were higher at both the private and public institutions than those of the first-time students. Proportionately more transferrers participated in the Federal Insured Student Loan program (FISL) but borrowed smaller amounts. The transferrers from four-year institutions were sometimes required to complete a year in residence before being eligible for aid and so were less likely than first-time students to receive any type of aid, except FISL, at both the private and public institutions. Their awards also tended to be smaller. Both types of transferrers made up their lower grant levels by higher employment rates than those of the first-time students.

Wattenbarger, J. I.; Schafer, S.; and Zucker, J. D. "Tuition and the Open Door." New Directions for Community Colleges. Meeting the Financial Crisis 1 (Summer 1973): 57-64. While concern for low-cost higher education led to the creation of state universities and land grant colleges, the public still does not accept the idea that postsecondary education is totally a public responsibility despite the fact that the 1948 President's Commission on Higher Education recommended free education through the fourteenth year. A comparison of the 1966 and 1971 editions of the Junior College Directory showed three times as many increased median state tuition fees as decreased and unchanged fees. The individual students bear an estimated two-thirds to three-quarters of the total cost of their educations. In a study by Koos, only somewhat more than 30 per cent of the high school graduates attended college in districts where the community college charged tuition, while nearly 55 per cent attended when they lived in districts with tuition-free community colleges. The effect of attempts to balance rising costs with increased grants is not known. A recent study by Davis and Johns showed a drop between 1966 and 1971 in the percentage of freshmen whose family incomes were below $10,000, with concomitant increase in the freshmen whose family incomes were above $10,000.

While the argument that education benefits the individual is used to justify increased tuition charges, Hansen and Weisbrod suggested that the actual, lifetime financial reward from college attendance was only $20,900 rather than the $200,000 often cited. The wider job options and greater attractiveness to employers which college education offers is as much a gain for society as for the individual. Even the psychic gains of improved lifestyle and stronger self-perception have social spillover, such as lower pay for jobs with higher status. A zero tuition is the next step on the road to equal access to postsecondary education.

Windham, Douglas M. "Financial Aid, Need Determination, and Higher Educational Finance: Charting the Future." Financial Aid Report 3 (January 1974): 1-4. Since the 1954 creation of the College Scholarship Service (CSS) financial aid changes have generally been quantitative, but changes may now occur in the nature of the aid process. The CSS has attempted to create a minimally subjective system to aid administrators, based on the assumptions that parents should pay what they can, that income, assets, family size, and extraordinary expenses should be considered in determining ability to pay, and that students should contribute from savings and employment. Parents are now less willing to pay, however, and the inclusion of assets is a bias against middle-class families. The consideration of family size subsidizes childbearing and the clustering of births while penalizing the spacing of births because only present ability to pay is considered. The contribution expected of students has become more difficult as part-time and summer jobs grow increasingly scarce.

Those who believe higher education to be familial consumption or investment activity suggest that students, assisted by willing parents and loans, should assume all costs for their education. Others suggest a voucher system giving the subsidy directly to the students, with the additional costs being met by parental support or loans. Both plans would require centralization and a greater dependence on a CSS-type need determination system. The most likely direction of change would be toward increased funding on a need basis and increased use of loans. If parental incomes are used as a need criterion but parental support is not required, loans should be available for those students lacking expected parental contributions. Financial aid administrators must take part in the deliberations on the future of financial aid or face adopted policies they may not like.

Windham, Douglas M. "Tuition, the Capital Market, and the Allocation of Subsidies to College Students." School Review 80 (August 1972): 603-18. An efficient and equitable program for financing undergraduate education would include (1) charging tuition equal to full instructional costs calculated separately at each public institution; (2) creating a quasi-public body to issue bonds for funding student loans; and (3) granting loans to students at full interest expense, repayable in up to 25 years, and covering full tuition and special fees, a realistic maintenance allowance, and some compensation for the students' foregone earnings. This program would remove the need for public subsidy, free the granting of loans from the need-determination process, and eliminate the problem of assistance for out-of-state students. The debt burdens of college graduates under the program would be an inverse function of their family income. Egalitarian objectives would be best served by diverting the funds now subsidizing public higher education to precollege educational systems where the returns for investment are greatest.

Winter, Robert. "An Analysis of the Effects of Tuition and Financial Aid Policies in the State of Illinois." Ph.D. dissertation, University of Illinois at Urbana-Champaign, 1972. This thesis investigates two major results from changing tuitions and financial aids: (1) changes in college enrollments, classified by income distributions of college enrollments, and (2) changes in the "unmet costs" borne by students from different family income groups. Such unmet costs are defined as the sum of expected parental and student contributions towards college expenses, plus financial aids (excluding loans and employment), subtracted from college costs.

The need for work in this area is justified by the current distribution of unmet costs of college-age youth from different income groups. This distribution results in financial barriers which deter college-age youth of low and middle income families from enrolling in institutions of higher education.

A computer-simulation program was developed and used to measure unmet costs as tuitions in public senior institutions in the State of Illinois were increased up to two and a half times the current levels. Current financial aid policies, established by the Higher Education Student Assistance Law, permit the Illinois State Scholarship Commission to grant awards up to $1200 per year or tuition and fees, whichever is less. These financial aids were also manipulated from the current maximum size of grants, up to $3000 per student. Such outputs of the computer-simulation program were then coupled with price elasticities of the demand for higher education. With known elasticities and variable tuition and financial aid policies, study was made of the enrollment patterns and shifts among types of institutions of higher education in the State of Illinois. Using price elasticities of demand for higher education from $e_p = -.32$ for lowest income family to $e_p = -.18$ for the highest income family the standard deviation of unmet costs among different income groups was reduced from the current condition ($s = \$430$) to a condition of equal unmet costs ($s = \$30$). Enrollment redistribution resulted in an increase in the number of low and middle income college students, and a possible shift, if tuitions are increased at public senior institutions, of high income students from public senior institutions to either private institutions or out of higher education.

Welfare theory, a branch of economic theory, provides little formal basis for ultimate decisions about transfer payments from one group to another. Manipulation of the two principal instruments of financial control in higher education--tuitions and financial aids--usually implies increased tuitions for some groups and/or increased financial support to the needy. Such a program involves transfers among income groups with attendant changes in unmet college costs and possible changes in total welfare. These are hard to isolate on purely economic grounds. Therefore, some non-economic value judgments must be introduced.

The concept of a Paretian optimum, reached by market behavior and/or compensatory public payments, provides some sound insights. Such an optimum relies on increasing welfare by a process that leaves no one worse off than before the change. Interpersonal comparisons of utility are thereby avoided. Yet political and social judgments are made that compare interpersonal utilities. Such judgments originate in the administrations of higher education, the state's (local, state, and federal) executive, legislative, and judicial branches, as well as political interest groups. All play a role in making decisions about the shape and position of unmet-cost maps.

This thesis is organized in the following manner: Chapter I presents an overview of the current literature, including welfare theory, various points of view on tuition policies, and a description of current federal and state financial aid programs. A theoretical framework, describing the relationship of tuition and financial aid policies, is presented in Chapter II. The next two chapters (III and IV) describe and analyze the outputs of a model which evaluates tuition and financial aid policies on Illinois State Scholarship Commission applicants. This model is generalized in Chapter V, and incorporates the concept of price elasticity of the demand of higher education. Finally, a summary of conclusions is presented in Chapter VI.

Young, D. Parker. The Legal Implications of Student Independence. New York: College Entrance Examination Board, 1974. Almost all aspects of higher education are affected by the lowering of the age of majority to 18. The in loco parentis role of universities is no longer valid and students are forced to accept adult responsibilities. Administrative procedures must take note of residency requirements, requests for release of records and personal information, pressing of charges by students against the administration, and demands for changes in course content and curriculum. Probably the most significant challenge is the possibility that students can claim residency, thereby avoiding out-of-state tuition charges. The trend of students to claim their financial independence and seek aid regardless of parental ability to pay may result in federal intervention and the initiation of a financial aid program for everyone. Until then, universities must create a system of financial priorities such as that at the University of Georgia.

## General

Brienza, Raymond J. "Can We Aid the Transfer Student?" Financial Aid Report 3 (September 1973): 4-5. While large majorities of college presidents and admissions and financial aid officers agree that transfer students should be given the same consideration for financial aid as entering freshmen, colleges that subscribe to the Candidates Reply Date Agreement require applications for admission earlier than transfer students traditionally apply. The need to recruit freshmen leads financial aid officers to offer more awards than their funds actually provide for, so that the funds are already committed by the time the transfer students apply. The financial needs of transfer students, who often come from lower-income families or are self-supporting, are usually greater than those of freshmen who can more often count on family contributions. The competition among private colleges for transfer students places pressure on the students to reply with a deposit within 15 days of acceptance to ensure a scholarship. Perhaps a common reply date for transfer students is required.

Neighboring junior and senior colleges should establish a system of information exchange so that the junior colleges provide lists of students intending to transfer and the senior colleges provide information about the aid available and student expenses. The senior colleges should accept a later deadline date for transfer applications for financial aid, and should notify the students at the time of admission of the amount of aid offered. Admissions officers should encourage aid officers to meet with junior college personnel and students during recruiting efforts. State scholarship programs presently limited to high school seniors should be expanded to include transfer students.

Chambers, M. M. The Colleges and the Courts: The Developing Law of the Student and the College. Danville, Illinois: Interstate Printers & Publishers, 1972. This book concerns the law of the relationships between students and colleges primarily since 1965. The first four chapters discuss court decisions regarding the obligations of divorced parents to pay for college education, student admissions including the problems of sexual and racial discrimination, entrance examinations, junior college, and the issue of academic failure and degree requirements. Chapters 5 through 7 are devoted to decisions affecting the various aspects of academic financing: tuition, fee contracts, student activities fees, differential fees for out-of-state students, and aspects of financial aid such as charitable trusts, federal and state aid, and the taxability of aid payments.

In Chapters 8 and 9 discussion centers on compulsory chapel attendance, anti-evolution laws, libel, beards, and many questions regarding student rights and obligations as residents in college dormitories. Chapter 10 deals with the touchy subject of unreasonable search and seizure, while the confidentiality of student records is discussed in Chapter 11. In Chapter 12 the question of negligence by the college resulting in student injuries is documented in several cases. Chapters 13 through 16 deal with student freedoms of speech and assembly and the "speaker ban" furor, the recognition of student organizations, and the freedom and responsibility of student newspapers. Due process in college disciplinary proceedings and problems arising from lack of specificity in college regulations are discussed in Chapters 17 and 18.

Chapter 19 is concerned with the recent court decisions affecting the application of state statutes to college disorders, while Chapter 20 deals with executive, judicial, and grand jury overkill in the tragedy at Kent State, and with other incidents of overreaction to student protests. The last chapter in this book considers the strained relationship between selective service in the armed forces and college student deferments.

Davis, Jerry S. Student Financial Aid Needs and Resources in the SREB (Southern Regional Education Board) States: A Comparative Analysis. Atlanta, Georgia: Southern Regional Education Board, 1974. This document reports on the ability of students and parents in the South to pay for the costs of education. The financial barrier that inhibits the education of many citizens and the efforts of state governments, federal government, and the postsecondary institutions to eliminate the barrier are described. Highlights indicate: (1) The financial aid needs of the full-time undergraduate students in the colleges, universities, and public vocational-technical schools in the SREB (Southern Regional Education Board) states exceed $1.08 billion. (2) Over $828 million in financial aid from all sources is available to undergraduates. However, because not all aid is distributed among institutions in proportion to student financial needs, the unmet financial need or additional aid required exceeds $339 million. (3) The need for additional financial aid is greatest at the 4-year nonpublic colleges. (4) The students from families with incomes of less than $6,000 per year have the largest unmet need, 34 percent of the total. (5) Federal student aid programs are the largest single source of aid to students in the SREB states, contributing over 27 percent of all available aid. (6) Almost 34 percent of the total available aid is in the form of loans. (7) If all student financial aid were made available on the basis of need and distributed to students in proportion to their need, unmet financial need would be reduced by 23 percent.

Dent, Richard A. Student Financing of Higher Education in Washington: An Analysis of the Resources Used by Students in Paying for Their College Educations. Palo Alto, California: College Entrance Examination Board, 1972. Presented in this document are the results of a study that had as its purpose to discover the means that college students in Washington State use in financing their educations. Findings include: (1) almost 50% of the students reported 1971 parental income of between $9,000 and $18,000; (2) over 50% of the students work during the school year with the average hours of employment falling between 15 and 20 hours per week; (3) students earnings are the primary source of money to pay for their educations; (4) 25% of the students reported borrowing money at some time during their academic careers; (5) over 50% of the respondents considered themselves primarily self-supporting; (6) under 20% of the survey population described themselves as recipients of student financial aid; and (7) veterans comprise 16.9% of the total survey population. Other chapters deal with the cost of going to college, the resources available to pay off college, parental contributions, distribution of student aid, projecting student needs, and the federally insured student loan program in Washington.

English, Robert John. "Financial Need and Other Characteristics of the Part-Time Undergraduate Student in Selected Colleges and Universities in Illinois." Ed.D. dissertation, Northern Illinois University, 1974. This study sought to identify and describe part-time students in relation to their sex, marital status, age, and control and type of school attended with an emphasis on their financial status and needs, and to make recommendations in respect to financial aid for these students to appropriate state agencies. The answers to the following questions were sought: 1. Why do they attend on a part-time basis? 2. What are their financial needs and status? 3. What are their attendance and occupational patterns? 4. What are their academic, demographic, and previous education record characteristics?

Nine schools were selected on the basis of location, control, and type of school to insure a representative stratified sample. The sample schools approximated 22% of the state's total enrollment in higher education. From these schools, a random sample of 2,210 part-time undergraduate students were selected, of which 1,008 or 45.6% chose to respond. The usable sample was composed of 94.4% metropolitan students; 65.6% attended public schools; and 64.3% attended two-year schools. Only descriptive statistics were used to summarize and describe the observations of the part-time students.

The following conclusions correspond to the questions stated in the purpose of the study and describe the typical part-time student.

1. He attended on a part-time basis for financial reasons. But, the increased cost of education did not affect his decision to be a part-time rather than a full-time student. He had been a full-time student in the past. His primary motivations to attend were to attain a degree of certificate and to increase his income; this he anticipated to have completed in one to three years. The selection of the school of attendance was based respectively on its location, program offerings, and cost.

2. The typical part-time student had an annual income located in the $6,000 to $8,000 range grouping. He did not own a home or other real estate and had savings of $2,041. He paid for his own tuition, fees, and books which amounted in total to $180 for one semester, and he also paid $6.02 per week to commute to his school.

Utilizing seven variations of the ISSC formula for full-time students, it was revealed that between 37.4% and 85.2% of the sample demonstrated financial need. Since only 22% of those attending on a full-time basis received financial aid in 1972 (ISSC, 1973), it was concluded that, proportionately, the part-time student has a greater need for financial assistance than a full-time student.

The statewide estimated costs for implementation of financial assistance to half-time students, utilizing the seven variations of the ISSC formula and two assumptions that yield the total number of awards, was a mean minimum estimate of $7.4 million and a mean maximum of $16.2 million with an overall mean of $11.8 million. These estimates were conservative. The study did not attempt to measure those who had the academic ability to attend but who lacked the financial resources. And, also excluded were those who had the academic and financial resources but were denied access because of the availability of classes (41.2% of the sample reported that classes were not available when desired).

3. His attendance pattern revealed that he had attended in the last regular term and found that classes were available when desired. He attended classes two days a week primarily after 5:00 p.m. and commuted 20.1 miles in order to attend school. When not attending classes, he was employed in a single, full-time, non-manual job and did not supervise the work of others.

4. Academically, the typical part-time student had attained a sophomore standing in a baccalaureate oriented curriculum. While demographically he was a male with a median age of 25 he was married with an immediate family of 2.05 members or had been previously married.

Fenstemacher, William P. "College Dropouts: Theories and Research Findings." 13th Annual Forum of the Association for Institutional Research, 1973. The Minnesota State College System undertook a study of 2,114 students representing 85 per cent of the students who did not reenroll for the winter 1972 quarter. Demographic and academic data were provided by the six colleges involved, and responses to questionnaires received from 729 dropouts were tabulated. Primary reasons for withdrawing were defined as lack of financial resources, disappointment with the academic program, unhappiness with the college experience, and unavailability of programs desired.

More than half the dropouts were self-supporting. Among those financially dependent on parents, 54 per cent came from families with incomes of $3,000 or less, but only half of these applied for financial aid. Further analysis by sex and academic achievement showed that lack of financial resources was the dominant reason for withdrawal only among the men with satisfactory grades. Among the men with unsatisfactory averages, low grades, unhappiness with the college experience, and disappointment with the academic program were more important than financial problems as reasons for withdrawing. Disappointment with the academic program, lack of finances, and unhappiness with college were the most important reasons for dropping out among the women.

Approximately 40 per cent of the dropouts enrolled in another college or vocational school during the following quarter, and 80 per cent stated an intention to enroll in a school or college the following year.

Fields, Charles Robards. "The Influence of Aid Awards on the Educational Decisions of Applicants for Freshmen Year Financial Aid at Oregon State University." Ph.D. dissertation, Oregon State University, 1973. This study was conducted to investigate the influence that awards of financial aid have on the educational decisions and academic achievement of applicants for freshman year financial aid at Oregon State University. The study was primarily concerned with the effectiveness of financial aid in assisting students to enroll and become established in college. Thus, students were followed only to the point where they returned or failed to return for the sophomore year.

The design of the study was twofold. First, the 2801 applicants for freshman year financial aid at OSU for the 1969-1970 and 1970-1971 academic years were classified as Aid Recipients (N=1354) and Non-Recipients (N=1447), and were compared with a systematic sample of Non-Applicants (N=742) in terms of (1) matriculation rates, (2) withdrawal rates, (3) suspension rates, (4) freshman year GPA, (5) number of credit hours completed, and (6) return rates for the sophomore year.

For the second part of the study, the Aid Recipient group was sub-grouped according to the type and amount of aid awarded and these sub-groups were compared in terms of the six variables above.

Data for each of the years under study were analyzed separately to permit comparisons between years. By controlling the variables of sex, age and scholastic aptitude and achievement, conclusions regarding the effects of aid awards were drawn.

Scholastic aptitude and achievement were controlled in the study by using multiple regression equations which were generated to predict freshman year GPA's for each student. The resulting predicted GPA was used as a covariate in testing the hypotheses concerned with academic achievement.

Several statistical models were employed to test the hypotheses regarding differences among the groups studied. Aid Recipients, Non-Recipients and

Non-Applicants were compared using chi-square analysis and analysis of variance. Multivariate discriminant analysis and least-squares analysis of covariance were conducted to compare Aid Recipients who were classified by the type and amount of aid awarded.

When the students who applied for financial aid were grouped into the categories of Aid Recipients and Non-Recipients, and compared to a sample of Non-Applicants, the following conclusions were drawn: 1. Awards of aid are effective in increasing the matriculation rates of applicants for freshman year financial aid at Oregon State University. 2. Aid Applicants have higher predicted GPA's and have higher levels of academic achievement at OSU during the freshman year than do Non-Applicants. 3. Awards of aid to not affect the withdrawal rates, suspension rates, freshman year GPA, number of credit hours completed, or return rates for the sophomore year of applicants for freshman year financial aid.

When the students in the Aid Recipient category were sub-grouped according to the type and amount of aid awarded, and these sub-groups were compared, the following conclusions were drawn: 4. The type of aid awarded to Aid Recipients does not affect their matriculation rates, withdrawal rates, suspension rates, freshman year GPA, number of credit hours completed, or return rates for the sophomore year. 5. The amount of aid awarded to Aid Recipients does not affect their matriculation rates, withdrawal rates, suspension rates, freshman year GPA, number of credit hours completed, or return rates for the sophomore year.

Fields, Charles R. "Financial Aid Officer: Accountant or Counselor?" Journal of Student Financial Aid 4 (June 1974): 8-14. Since the time when student aid offices became separate units, financial aid officers have been considered not just accountants but counselors concerned with total student development. Aid officers have frequent contacts with large numbers of students, often before they enter college. The administration of emergency loan programs allows the possibility of assisting with personal problems.

While the approaches to counseling vary, the underlying goal is individual self-development. Better student self-understanding can be facilitated by a nonjudgmental atmosphere. Group sessions can allow students to see how others perceive them and how their actions and attitudes affect others. Aid officers should assist students in obtaining financial aid without sacrificing their self-respect. Sensitivity to the unique attitudes, life styles, and problems of minority students is required. Aid officers must help students to develop realistic goals and must facilitate the development of responsibility by making the aid process a real-life experience. They should help students analyze objectively alternative courses of action in solving life problems.

Aid officers should take formal course work in counseling principles and practices, read appropriate literature, and attend seminars in counseling, health, and academic teaching. They should also convince college officials of the need for adequate staff to provide effective counseling. A 49-item bibliography of selected articles and books is appended.

Fields, C. R., and LeMay, M. L. "Student Financial Aid: Effects on Educational Decisions and Academic Achievement." Journal of College Student Personnel 14 (September 1973): 425-29. A study of 2,801 prospective new freshmen who applied for financial aid at Oregon State University for the 1969-70 and 1970-71 academic years investigated the effect of various types and amounts of aid on matriculation, freshman withdrawal, suspension, and return rates, freshman grade-point average (GPA), and the number of credit hours completed during the freshman year. Students involved in the Educational Opportunity Program or who were not Oregon high school seniors when applying for aid were excluded. The students given financial aid were compared with 372 students in 1969 and 370 in 1970 who did not apply for aid.

Of the students who applied but did not receive aid, 45 per cent matriculated in 1969-70 and 55 per cent in 1970-71, compared to 90 per cent and 76 per cent respectively of the aid recipients, and 68 per cent and 76 per cent respectively of the students who did not apply for aid. Neither sex nor the type or amount of aid differentiated the aid recipients who matriculated from those who did not. Predicted GPA was the only successful predictor of matriculation. No differences were found among the aid recipients, nonrecipients, and nonapplicants in withdrawal and return rates, or in the number of credit hours completed. The aid recipients and nonrecipients had higher freshman GPA's than did the nonapplicants. The aid recipients had a lower suspension rate than the nonrecipients and nonapplicants. Among the aid recipients, the men completed more credit hours and had a higher return rate than did the women.

Gedney, Ellis Clinton. "A Study of Selected Characteristics and Functions of Financial Aid Officers Within the Virginia Community College System." Ed.D. dissertation, University of Virginia, 1972. The purposes of this investigation were: (1) to describe the characteristics of the financial aid officers within the Virginia Community College System and their work activities and (2) to compare the financial aid officers within the Virginia Community Colleges and their work activities with financial aid officers in junior colleges.

Using the findings of the Puryear (1969) study as criteria and by adapting his procedures, information was secured which described the Virginia Community College financial aid officers and their work. The questionnaire used in both studies to obtain the data was developed by Dr. George Nash and consisted of 349 items pertaining to the administration of student aid programs and the administrators of financial aid. The questionnaire and cover letter were mailed to the financial aid officers within the Virginia Community College System. Responses were collected from 21 financial aid officers at 18 community colleges within Virginia. Of these 21 (or 100%) were usable and included in the study. The raw data were coded and tabulated by numbers and percentages of respondents for use in the descriptive portion of the study. Inferences were then drawn concerning the characteristics and comparisons made by observing differences and similarities in percentages on selected responses.

A brief summary of the results showed that the typical financial aid officer in the Virginia Community Colleges is a male, 33 years of age, married, Protestant, Democrat, has a Master's degree, has been in financial aid work less than 2 years, does not teach and does not have tenure. The junior college financial aid officer has similar background characteristics. He appears to be somewhat older, less likely to hold a Master's degree and is more likely to have a lower salary.

It was further revealed that the Virginia Community Colleges offer term-time jobs under the federal work-study program, scholarships to entering students, loans to entering students, scholarships to enrolled students and loans to enrolled students. In the community colleges of Virginia the office of financial aid is primarily responsible for all financial aid administration under the direction of the financial aid officer. The financial aid officer answers to the dean of students, works with a standing committee on aid matters, is usually the only administrative staff member and has one clerical assistant. The aid officer believes he has sufficient authority to determine policy and carry it out effectively. The organization of financial aid administration in the junior colleges is somewhat similar. There is a tendency toward differences between the two as follows: the junior college is more likely to offer term-time jobs on campus, the community colleges tend to have more standing committees which deal with matters of financial aid, the junior colleges tend to have a smaller clerical staff than community colleges, the financial aid officer in junior colleges answers more often to the president than does the financial aid officer in the community colleges.

The Virginia Community College financial aid officers are generally satisfied with their work. The specific satisfactions are in helping students, developing policy, and creating new programs. The specific dissatisfactions are heavy work loads and a great deal of pressure. There is a tendency toward similar responses from the junior college financial aid officers.

The conclusions based on these findings are limited to this population and generalizations are made with this fact in mind.

The Master's degree is virtually a prerequisite for the financial aid officers. The doctorate degree is not seen as an essential requirement for the financial aid officers.

The administration of financial aid is a complex job. There is a need for a specialized course in financial aid administration. Since most financial aid officers have a graduate degree in education with a major in guidance and counseling this specialized course should be developed as part of that curricula.

Most financial aid officers in the community colleges of Virginia do not have prior experience in financial aid work.

Most of the financial aid officers in Virginia do not intentionally seek out a career in aid administration.

Financial aid officers are typically satisfied with their work in financial aid administration. They are also satisfied with their other responsibilities in the community colleges

The present trend in college administration indicates that policy making should involve more people in the academic community. The community colleges should consider the possibilities of expanding the functions of the standing committees on financial aid matters.

Hamilton, J. J. Mauri. "Financial Resources and Expenditures of Students at the University of Illinois at Urbana-Champaign." Ph.D. dissertation, University of Illinois at Urbana-Champaign, 1974. The purpose of this study was to examine the differences in the resources and expenditures of a stratified random sample group of students at the University of Illinois. A secondary purpose was to test the perceptions of a selected and limited sample of Illinois State Legislators concerning the educational expenditures and resources of students.

Three assumptions were formulated for this study. First, more than 60 per cent of the students' parents were contributing the full amount toward the cost of their students' education. Second, the Illinois State Scholarship Commission awards of tuition and fees to a maximum of $1200 was not adequate. The final assumption was that Illinois legislators, with reference to appropriating funds to higher education, were operating under a system of misinformation.

As to dependent variables, the analytic problem was to determine the extent to which student resources and expenditures vary within colleges on the campus. The relationship of cost of study at the Urbana campus to such variables as race, sex, parental income, class level, and marital status was assessed. The relationship of these variables was measured primarily by employing a frequency percentage distribution statistical technique.

The sample population used in this study was composed primarily of sophomore and junior students who were in attendance for at least four consecutive semesters. They were asked to estimate their expenses and resources for the academic year (nine months) of 1972-73. One thousand (1000) names were extracted from the university student record master file. This was achieved by reversing the social security number of each student and extracting every tenth name. The data requested for each student's name were ethnic background, college curriculum, local telephone number, local address, residential status, and probationary status. If any of the requested data were missing from the set, the student's name was not used as part of the sample. Of those one thousand (1000) names extracted, only eight hundred (800) contained all of the requested data. Of these 800 a total of 546 students or

69 per cent responded. The computer program involved organization of the data into contingency tables and treated the data according to percentage distribution on the basis of resources and expenditures as dependent variables. Finally a cumulative percentage distribution program was developed to add all resources and all expenditures. A division of these resources and expenditures was then placed into three dollar categories: low, middle, and high. Nominal data were treated with the frequency program in order to measure the degree of association between resources/expenditures and other variables.

Several conclusions were drawn from this study with respect to the assumptions made. Somewhat more than 60 per cent of the parents of students at the University of Illinois are contributing the full cost for the education of their children. The relative amount of financial support received by a particular student from various sources is influenced by one or more of the following factors: sex, race, marital status, class level, college curriculum and parental income. Illinois State legislators are much more informed than they were expected to be in reference to students' resources and expenditures at the Urbana-Champaign campus of the University of Illinois.

The evidence contained within this study also indicates that the cost of living (especially rent) in Champaign-Urbana is still somewhat higher than in cities of comparable size as reported in the BLS Study of 1969. Students enrolled in the Engineering and Architecture curriculums spent more for books and supplies than did students in other curricula. They also possessed more resources than did students in other curricula.

As a result of this study, several recommendations were stated. The most significant recommendation is that a study should be conducted in two years to determine whether students are able to secure more summer jobs and earn more resources since the enactment of the new university calendar at the University of Illinois.

Harris, Seymour E. A Statistical Portrait of Higher Education. New York: McGraw-Hill, 1972. Chapter 1.4: "Student Expenses." This chapter presents 14 tables of statistics, for varying dates prior to 1967, showing student costs and capacity to pay, graduate student expenses, and sources of funds for student expenses.

Harris, Seymour E. A Statistical Portrait of Higher

Education. New York: McGraw-Hill, 1972. Chapter 1.5: "Student Aid." This chapter presents 42 charts and tables relating to general trends in student aid; enrollment projections; student aid and family income; financial aid for low-income students; sources of student aid; aid and enrollment; scholarships and grants; institutional aid; National Defense Student Loans and other loans; the Educational Opportunity Bank; tax credit to families; and aid availability and cost. Most statistics are for the years prior to 1967.

Haven, E. W., and Horch, D. H. "How College Students Finance Their Education: A National Survey of the Educational Interests, Aspirations, and Finances of College Sophomores in 1969-70." College Entrance Examination Board, January 1972. For a detailed accounting of resources and expenditures of unmarried, full-time students in the academic year 1969-70, the responses of nearly 2,500 fall 1968 college freshmen who had previously taken the Preliminary Scholastic Aptitude Test as high school juniors were selected from a cross section of such students contacted. This sample of about 40 per cent of the students contacted was representative of college students with regard to the geographic location and type of high school attended; the national proportions of full-time undergraduates attending the four types of institutions--private or public four-year, public two-year, or other institutions; and the national distribution of the reported family incomes of the students.

Parents provided almost 45 per cent of the students' incomes, students provided 35 per cent from jobs and other assets, and about 10 per cent each came from loans and grants. The men had higher total resources than the women. They also received more from school and summer jobs, but the women received more from parents. Except in two-year public colleges, the women were somewhat less likely to borrow than the men, but their average indebtedness was higher during the first two years.

In comparison to white students, black students received larger percentages of their income from scholarships and loans, but lower percentages from other resources and from their parents. Their total resources averaged $600 less than white students' resources. They were twice as likely to have borrowed during the first two years of college although their average indebtedness was about the same as for white students.

In comparison to students in public four-year colleges, the students in private four-year colleges relied more heavily on their parents, who provided nearly twice as much as parents of students in public four-year colleges. The students in public two-year colleges received the largest proportion of their resources from school jobs, receiving only about 30 per cent from parents. Most grants came from colleges, but loans and jobs were more likely to come from noninstitutional sources. While black students received more from college programs than did white students, little difference was observed between men and women and between students of public and private four-year colleges in terms of college support. The highest average institutional awards were from private four-year colleges; the lowest came from public two-year colleges.

The practice of packaging institutional aid was more common in the larger awards, and packaged awards made up almost 40 per cent of the total number of institutional awards. Single awards of grants or jobs were given most frequently and the loan-job combination least frequently. Tuition, fees, and books accounted for more than 40 per cent of the total student budget, except for black students who spent more than 50 per cent of their budget on these items. Food and housing accounted for about 30 per cent. Commuters spent less than residents did on these items because they were usually included in their families' budgets. The average total expenses ranged from $1,500 at public two-year colleges to nearly $3,200 at private four-year colleges.

Herndon, Charles Frederick. "Comparative Perceptions of Students, Financial Aid Administrators, and Presidents Regarding the Required Competencies of Community College Financial Aid Administrators." Ph.D. dissertation, Oregon State University, 1972. The central purpose of this study was to determine various views of the professional competencies required by community college student financial aid administrators. Respondents in the study included a student financial aid recipient, a student financial aid administrator and a president from forty-five selected community colleges. The major tasks were: the construction and validation of a questionnaire with which to collect the desired data for the study; the analysis of the data to determine if there were differences of perceptions of needed competencies either between the different types of personnel involved in the study or because of differences in the size of colleges; and the formulation of implications to be considered in standardizing the profession and developing training programs for it.

The construction and validation of the questionnaire was accomplished through a review of the literature, an evaluation by a jury of experts, and a field test. A mail survey questionnaire containing 121 professional competencies together with a five-point Likert-type scale was used to gather data. The dependent variable was the score judgmentally assigned by respondents to denote the degree of importance they determined as necessary for each of the 121 competencies.

The population that was studied utilized the community colleges of California which were considered to represent a good cross section of all community colleges as to urban, suburban and rural and as to size. A random sample of forty-five colleges provided data source for the study.

The F statistic, or analysis of variance, was used to point up differences between the mean scores for each competency with the .05 level of significance being used to determine differences existing between both personnel classifications and sizes of colleges. A test of Least Significant Difference was used to determine where specific differences existed between the ratings by different personnel types which were rejected in the two-way analysis of variance tests.

The analysis of variance tests indicated that the ratings of the three personnel types, in their responses to the competencies in the questionnaire, were alike in 97 out of the 121 items. The same seemed to be true when the ratings were viewed according to size of college--large, medium, or small--where 120 out of the 121 items received responses that were in agreement. Respondents indicated that 62 of the 121 professional competencies required a high level of proficiency in the performance of the job as community college student financial aid administrator.

Whenever community college presidents were in disagreement with financial aid administrators and students, they always showed a perceived lower level of importance than the other personnel classifications. Aid administrators, when they differed, showed a perception of higher importance. Students, who varied most often, believed some items to be more important, some less important than did members of the other personnel classifications.

Hoffer, William. "Update on Federal Move Against Sex Discrimination." College Management 8 (August/September 1973): 34-36. Title IX of the Education Amendments of

1972 against sex discrimination under any educational program receiving federal support applies differently to various types of institutions. Single-sex, religious, and military institutions are not required to restructure, but once a member of the opposite sex is admitted to such an institution, its doors must be opened freely to both sexes. The greatest change in sex percentages will probably occur at professional graduate schools, where the change was foreshadowed by the amended Titles VII and VIII of the Public Health Service Act. A practice which would constitute discrimination if it differentiated between races is probably prohibited if it differentiates between the sexes. Living facilities may be separate but must be equal in quality, price, and regulations.

New regulations for student loan programs which will prohibit sex discrimination are planned. The all-male restriction of the Rhodes Scholarships is being challenged. Because racial scholarships are permissable in order to overcome present effects of past discrimination, scholarships for women only will probably be allowed. College employment advertisements may not be classified by sex. Title IX expands and reaffirms previous measures against discriminatory employment and pay practices at all levels of college employment. Many women are demanding not only equal pay, but also, following the racial civil rights cases, retroactive pay. Pregnancy will probably come to be treated as a short-term disability. Although Title IX provides a full range of enforcement tools, the Office of Health, Education, and Welfare prefers negotiations to outright enforcement in cases of sex discrimination.

Holmstrom, Engin I. "Low-Income Students: Do They Differ from 'Typical' Undergraduates?" ACE Research Reports, Vol. 8, No. 5. American Council on Education, September 1973. Comparisons were made between "low-income" (less than $6,000) and "other-income" students in terms of degree completion four years after college entry. From a national sample of about 186,000 first-time, full-time freshmen in the fall of 1967, a randomly-selected subsample of 63,500 was sent follow-up questionnaires in July, 1971. The response rate was about 60 per cent. Data were gathered on student characteristics, institutional characteristics, and degree completion.

The findings showed that the low-income students tended to enroll in public two-year and four-year colleges more often than in private institutions and universities. They were also underrepresented in technical schools, large institutions, and highly-selective institutions. Blacks were overrepresented in the low-income group in all types of institutions. The low-income students had slightly better high school grades than did the other-income students, and the women had better high school records than did the men. The low-income students relied heavily on loans, part-time work, and work-study programs for financial support, but none was apparently sufficient. The low-income students had slightly lower grade-point averages in college than did other-income students, and proportionately fewer obtained the bachelor's degree in four years. The women in the low-income group were more likely to obtain the degree in four years than were the men. The low-income students in selective colleges were more likely to obtain the degree in four years than were the low-income students in less selective colleges. Much similarity was found between the low-income and other-income students with respect to many college activities, studies, aspirations, and life goals.

Horch, Dwight H. "Measuring the Ability of Undergraduate Married Students to Contribute to Educational Costs." Journal of Student Financial Aid 3 (November 1973): 34-43. Just as parents are expected to contribute to maintenance and educational costs, so married students should make a corresponding sacrifice. A determination of the low and moderate effective income points for students between the ages of 20 and 25 and for those over 35 was made and precepts were developed to determine parental contributions for the married student supporting his family unit. Contributions from married couples of various income levels and age levels were derived, assuming that a portion of the income was devoted to maintenance. A uniform 100 per cent rate was presumed in the determination of contributions from income above the moderate standard. The married couples' contribution was added to amounts expected from other assets and the difference between the total nine-months budget for a single individual and the total resources available to the applicant was defined as the basic need.

Disbursement of nonrepayable student financial aid should only be made to subsidize members of the applicant's family unit if sufficient funds are available after aiding single students. Supplemental assistance to meet family living costs should be met through various forms of self-help programs including employment and repayable loans.

Jackson, Arthur A. "A Description and Evaluation of Selected Government of Guam Student Financial Aid Programs." Ph.D. dissertation, University of Northern Colorado, 1974. The objective of the study was to describe and evaluate the Government of Guam Student Loan and Professional and Technical Scholarship programs for the period 1964 to 1973.

The purpose was to provide a detailed description of the two aid programs and to determine to what extent were they fulfilling their intended purpose which is to provide financial support to Guam students in higher education programs so that professionally trained workers will be available to fill critical areas in the Guam Government.

One hundred eight persons who were granted loans and scholarships for the first time under the two aid programs during fiscal year 1965, 1966, 1967, 1968, and 1969 were included.

The data were gathered from three administrative sources: (1) from the Financial Aid Office, University of Guam; (2) from the Business Office, University of Guam; and (3) from the Personnel Services Division, Department of Administration and other governmental agencies. A questionnaire developed by the researcher was used to elicit responses from former recipients in respect to the Student Loan and Professional and Technical Scholarship programs.

The data were treated and reported in a descriptive fashion using statistical tables.

The data showed that most of the aid recipients were female, single, of Guamanian ancestry, have graduated from Guam high schools, and were from households where the head was employed either as a professional or as an administrator. In both programs, the majority of the recipients chose to major in education, social science, nursing, or engineering. The data also revealed that about two-thirds of the total recipients eventually graduated from college.

There were 58 or 53 per cent of the population who completed post-secondary programs and who, subsequently, accepted government employment.

Moreover, the data disclosed that the 61 cases of forfeiture represents 56 per cent of the total population.

A majority of the respondents to the questionnaire indicated that they would not have attended college nor would they have selected the school they did without the financial aid they received from the government. Too, there was general agreement that these programs were accomplishing their purpose. Nonetheless, most felt that there should be greater flexibility in the repayment and employment regulations. It was also revealed that moral responsibility or a sense of altruism is the dominant reason for recipients staying on or returning to Guam to accept government employment. Most respondents recommended to increase the availability and the amount of financial support.

Recommendations presented were: (1) that the Professional and Technical Scholarship program be given lower priority funding and eventually phased out, whereas some form of the Student Loan program should be expanded in number and scope to allow assistance to persons of medium financial means; (2) that student assistance programs continue to be given high priority for legislative funding especially for in-territory studies; (3) that a "Placement Fund" be established to allow governmental agencies to "borrow" money for the purpose of hiring Guam aid recipients who have completed their programs; and (4) that a study involving recipients who are affected by the provisions of Guam Public Law 11-138 be conducted in due course to determine future directions for local student aid programs.

Kinsey, Morris. "Financial Assistance as a Significant Factor in the Educational Survival of Selected Black Students at Michigan State University." Ph.D. dissertation, Michigan State University, 1972. The purpose of this study was to investigate the new administrative problems created for institutions of higher education by the need to provide a program of financial assistance to black college students with socio-economic disadvantages, and to provide:

1. A descriptive report of the impact of financial aid from the academic and social survival of a selected group of black students at Michigan State University.

2. A descriptive summary report of opinions currently held by decision makers--state legislators, college administrators and financial aid counselors--of financial assistance for the educationally and economically disadvantaged black students.

3. A comprehensive description of the types of financial aid available at Michigan State University and, more importantly, the attitudes of the University's

decision makers towards the amount and distribution of financial aid funds to disadvantaged students.

4. A descriptive report of opinions currently held by black developmental students and their perception and attitudes toward the financial aid program at Michigan State University.

There have been few studies investigating the needs of financial aid recipients from their point of view. Many words have been written about the financial-aid needs of black students from educationally and economically disadvantaged backgrounds not taking into account the student's documented viewpoint. This study provides that student-oriented documentation.

The population chosen for the study was a randomly-selected group of black students enrolled in the developmental program during the spring term 1972 at Michigan State University.

Only freshmen and sophomores were selected for this study and all 259 Developmental Program students in these two classes were questioned.

There was a total of 96 freshmen, 39 male and 57 female; a total of 162 sophomores, 65 male and 97 female. It was felt that these two classes would be the best population to sample, so no table of random numbers was utilized.

Two different types of questionnaire were developed, one for black Developmental Program students and another for Michigan State University Administrators, legislators, and state and national officials of the United States Office of Health, Education and Welfare. The student questionnaire consisted of twenty-three questions and eighty-one variables pertinent to financial assistance to minority students. The variables were divided into categories which reflect the student view of the financial-aid package and program. The questionnaire administered to the other group was designed to solicit responses to how institutions of higher education should be funded or how other guidelines should be developed to determine ways in which to aid disadvantaged students. A copy of the questionnaire can be found in Appendix A.

A survey was conducted of the 259 Developmental Program students. Each student was contacted, given a questionnaire and allowed two weeks to complete it. The students conducting the survey contacted each student who had been given a questionnaire to insure that each questionnaire was completed in entirety. The questionnaires were then returned to the researcher for final examination.

The student responses were coded onto data-processing cards and analyzed. The Computer Institute for Social Science Research (CISSR) Act Program was used to summarize the data into contingency tables with accompanying percentage breakdowns. The Michigan State University Computer Laboratory facilities and the Control Data Corporation's 3600 Computer were used to analyze the data.

1. Disadvantaged black students receiving financial aid feel financial aid is most essential in their educational survival. They rank academic problems, such as understanding course material, and social problems related to adjusting to dormitory living as their most serious problems. This perception is contrary to the assumption made in most previously conducted studies which indicated that money, or the lack of it, was a major problem for such students.

2. Loans are the least desired type of financial assistance provided to black educationally and economically disadvantaged students, but more than half of the Developmental Program students have loans as a vital part of their financial aid package. In fact, more than half of such students utilize more than one loan program. The students give a high priority to the need to abolish all loans to low-income students. Almost 100 percent of the students agreed that there was a need for more grants and fewer loans.

3. Although the vast majority of the surveyed students consider financial aid from Michigan State University to be the major source of support for their education, almost all of them list parents, relatives and personal savings as significant sources of their educational funds.

4. Since financial problems are minimized for the surveyed students, they are better able to concentrate on their academic and personal problems.

5. Despite all of the financial aid received, most surveyed students find it necessary to work at least part of the year. Those students who work during the academic year find that their jobs do not interfere significantly with their academic performance and progress.

Knoell, Dorothy M. "The New Student in 1973." Community and Junior College Journal 43 (February 1973): 39-40. To encourage students from low-income families to enroll in California community colleges, the state legislature earmarked funds for "Extended Opportunity Programs and Services" (EOPS) in community colleges. EOPS included funds for instruction, student financial aid, tutorial and counseling services, remedial courses, ethnic studies, and recruitment.

Results of this legislation include: increased racial and ethnic enrollments, increased hiring of minorities for faculties and staffs, the development of peer counseling, new trends in remedial education, changes in institutional policy regarding course load and withdrawal from courses, and curriculum changes. The average grade for all first year EOPS students was C.

McMahon, W. W., and Wagner, A. P. "A Study of the College Investment Decision." ACT Research Report No. 59. American College Testing Program, July 1973. The College Investment Decision Survey (CIDS) was created to meet the need for a survey oriented to the economic aspects of the decision to attend college. A questionnaire on expenditures, sources of financial support, and both monetary and nonmonetary returns was completed by 3,516 continuing college students in the spring and summer of 1972 and by a second sample of 3,503 entering freshmen or young adults who decided not to attend college in the fall of 1972. The parents' incomes were obtained from parents completing the American College Testing Program (ACT) Family Financial Statement, and additional information was taken from the ACT Assessment and from the Student Profile Section. Institutional data came from the American Council on Education Institutional File.

The data from previous student surveys that included economic information and from the 1970-71 Census indicated that the families with children in college had higher incomes than did those with children of college age, who in turn had higher incomes than did all U.S. families in general. The CIDS income distribution was much more similar to that for the entire population than were those of the other student surveys. The CIDS study over-sampled black students so as to have a large enough group for separate analysis. The educational level of the parents in the CIDS was below that of the parents of college students generally, with less than 15 per cent of the fathers being college graduates, which was expected since the householders in the study were applicants for financial aid. The CIDS had a higher proportion of women and a lower proportion of men than in the other student surveys, which all had higher proportions of women than in the Census. Eighty per cent of the students in the CIDS were in public institutions and 20 per cent in private institutions, which were almost exactly the proportions indicated by the Census and were more accurate than the proportions in the other surveys.

Morris, Tom D. "A Report on the Financial Aid Internship Program at the California State College, Fullerton." The Journal of Student Financial Aid 2 (March 1972): 35-40. In January, 1971, California State University, Fullerton started a one-semester internship program to provide well trained financial aid practitioners, particularly from minorities. Three interns, two blacks and one Chicano, received $100 per month plus academic credit for the intern experience. In the first phase of training, the various aid programs and two national need analysis systems were presented through lectures and demonstrations, followed by verbal examinations and case solving. In the second phase, the interns sat in with experienced counselors, gradually participating in the interviewing, and learning from critiques after each interview. In the third phase, conducted concurrently with the other two, professional financial aid practitioners shared management problems with the trainees.

Modifications of the program that may be adopted in the future include: holding seminars in the evening so that interns with different schedules can attend; allowing interns to conduct interviews only after having attended 30-35 professionally conducted interviews; following more systematized selection procedures so that interns will be available for immediate employment after the training program; increasing student stipends to $250 per month; and lengthening the program to one year.

Morrison, James L. "Why the Disadvantaged Drop Out: The Administrators' View." College Student Journal 7 (April-May 1973): 54-56. In the spring of 1971, a precoded questionnaire was sent to the chief administrative officers at a representative sample of two-year colleges in the United States. One item listed ten reasons commonly cited in the literature for the attrition of academically disadvantaged students (e.g., finances, motivation, and academic ability). The respondent selected from the list the three he felt were most important.

Results show that nearly half the respondents listed inadequate student finances as a major reason for attrition. Next in order of importance were inadequate emotional stability or immaturity (39 per cent), inadequate motivation (37 per cent), inadequate institutional finances (35 per cent), inadequate academic ability (34 per cent), and inadequate institutional support of students (28 per cent). The data show that factors used to identify disadvantaged students in the first place were listed as reasons for attrition. The recognition of the lack of institutional support as a cause for attrition suggests the need for more support and training in this area for teachers and administrators.

Pace, Charles Edward. "Perceived Roles of College Financial Aid Directors in Texas." Ed.D. dissertation, North Texas State University, 1974. The problem with which this investigation is concerned is that of determining the existing and ideal perceived roles of college financial aid directors in Texas, the preparation of financial aid directors, the scope of their work, status, degree of job satisfaction, and attitudes toward selected financial aid concepts.

A self-report questionnaire, which had been validated by a selected panel of financial aid directors, and for which reliability had been established by the test re-test method, provided the necessary data for the research report. Replies were received from more than seventy-five per cent of the financial aid directors in the colleges of Texas.

Chapter I, Introduction, includes the subject of the study, purposes, research questions, background and significance, definition of terms, basic assumptions, instruments, and procedures for analysis of data. Chapter II is the review of related research. Chapter III gives procedures for collection and treatment of data. Chapter IV contains the report of the responses to the questionnaire, and Chapter V contains a summary of the findings, the conclusions reached, recommendations, and implications for further study.

Based upon the findings of this study the following conclusions were reached:

1. Financial aid directors in the colleges of Texas perceive of their role as consisting of administration, counseling, clerical duties, and promotional activities in that order.

2. Financial aid directors in the colleges of Texas perceive that the ideal role of the financial aid director would consist of administration, counseling, promotional activities, and clerical duties, in order of importance.

3. There is a significant difference between the perceived existing role of financial aid director and the perceived ideal role.

4. Financial aid directors are not being utilized to the optimum level in formulating local financial aid policies.

5. A bachelor's degree is typically all that is required in the way of academic degree for appointment as a financial aid director.

6. Aid directors in the State do not have long tenure in their present positions.

7. Financial aid directors participate in formulating state and national financial aid policies on a limited basis.

8. Typically the financial aid director in the colleges feels that he ranks about equal with the registrar, director of counseling and chairmen of academic departments.

9. Financial aid directors in both public and private colleges exhibit a high degree of job satisfaction.

10. A majority of aid directors in private colleges favor aid to institutions through increased student financial aid, but public college directors are much divided on this issue.

11. Financial aid directors do not feel that private institutions should receive public tax support.

12. Financial aid directors oppose the discontinuance of the National Direct Loan program, but many support the Basic Opportunity Grants.

13. There is much disagreement as to the superiority of loans over grants as a form of financial aid.

The following recommendations are made upon the basis of the study: 1. Financial aid directors should give more time to promotional activity and less time to clerical work. 2. Financial aid directors should meet regularly with the regular counseling staff. 3.

Financial aid directors should participate more fully in policy-making on the local level as well as in budget formulation. 4. The financial aid director should be a full-time administrator reporting directly to the president of the college. 5. Some form of certification should be established for financial aid administration.

Parker, Stephen A. "The Effect of Financial Assistance and Counseling on the Educational Progress of Minority Students in an Urban Public University." Ph.D. dissertation, Northwestern University, 1974. The purpose of this research was to gather definitive data on the impact of financial assistance and counseling on minority students. If the educational attainment of minority students, which has been steadily increasing, is to continue, educators and financial aid officers must demonstrate, by means of research, the influence that supportive programs have on this group. Academicians and administrators are often too busy with the day-to-day operations of the University that they fail to allot sufficient time to the variety of researchable material on the campus.

Specifically, the research was to examine the effect that financial assistance and counseling have on the educational progress of minority students. The variables examined were: grade point average (GPA), attrition, and rate of graduation.

The research was designed to provide data that would be helpful in suggesting answers to the following questions: 1. Does financial assistance have any effect on the academic evaluations received by the minority student? 2. Do non-recipients of financial assistance and counseling do as well academically as recipients? 3. Does financial assistance and counseling effect the rate of attrition among needy minority students? 4. How do recipients progress academically when compared to nonapplicants? 5. Do recipients graduate at the same rate as nonapplicants?

A restricted random sample of 100 subjects from junior year applicants was selected. The criteria for selection were ACT scores and the commencement of postsecondary education at Chicago State University as freshmen. These subjects were divided equally into recipients and nonrecipients.

The control group was a random sample of 50 nonapplicants.

All subjects were minority students, demonstrating ACT scores of 15-20, who began their postsecondary studies at CSU. The subjects formed the following groups: Recipients, Nonapplicants, and Nonrecipients.

Recipients received financial assistance and modified counseling; nonapplicants neither received financial aid nor counseling and nonapplicants made no attempts to seek support from these supportive programs.

A simple analysis was performed across groups. The research hypotheses were tested by computing the value of the t-ratio to test for significance.

The conclusions were as follows: 1. Recipients of financial assistance and counseling demonstrate higher grade point averages than nonrecipients. 2. Recipients of financial assistance and counseling graduate at a higher rate than do nonrecipients. 3. The rate of attrition between recipients and nonrecipients appears to be about the same. 4. The control group of nonapplicants, students who did not apply for financial aid, had slightly higher GPA's and a lower rate of attrition. It should be noted that recipients and nonapplicants graduated at about the same rate.

Financial assistance on the basis of this study, does not effect the rate of attrition, but it does contribute to higher GPA's and results in a higher rate of graduation.

Phillips, John, and others. DHEW/USOE Task Force on Management of Student Assistance Programs: Preliminary Report to the Deputy Commissioner for Higher Education. Washington, D.C.: Office of Education (DHEW), 1973. This document reviews the management of ten student assistance programs, including: the Basic Educational Opportunity Grants (BEOG), the State Student Incentive Grants (SSIG), the Supplementary Educational Opportunity Grants program (SEOG), the College Work Study program (CWSP), the National Direct Student Loan program (NDSL), the Guaranteed Student Loan program (GSLP), Educational Talent Search (ETS), Upward Bound (UB), Special Services for Disadvantaged Students (SSDS), and Educational Opportunity Centers (EOC). Chapters cover policy issues, program management objectives for the 1974-75 program year; coordination of common management functions; improvement of individual program management functions; management resources, costs and benefits; organization and staffing for the Office of Student Assistance; and legislative alternatives for improved management of student assistance and student services programs.

Rousseau, Mark O. "Higher Education and Higher Credentials: Education and the Inheritance of Social Inequality." Paper read at Midwest Sociological Society, Omaha, April 1974. The linkages between social origins and educational attainment have been well substantiated and current research has revealed that the economically privileged are likely to receive more and better education than the less privileged. Efforts to reduce inequalities include direct grants to students, open admissions, universities-without-walls, and the Basic Educational Opportunity Grant. Implementation of these plans is complicated. Although the average educational attainment of the population has increased dramatically in recent years, the quality of education obtained varies widely. A survey made in 1970 by the Bureau of the Census of men graduates showed that social origins affected the quality of the college attended, and that the quality of the college was related to earning potential. The competitive superiority of a bachelor's degree diminishes as the number of degrees granted increases. Therefore, students endowed with parental financial support pursue post-baccalaureate degrees which further reduce the value of the baccalaureate.

Two strategies have been offered to reduce educational inequalities. The first would diminish the relationship of education to income through income equalization. The second would reduce differential opportunities for higher education by greatly increasing public financial support. Neither plan solves the problem. Continuing, informed examination of present policies and the development of new approaches are required to eliminate differential opportunity.

Russ, John Ervin. "Relationship Between Ability, Family Income, and Amount of Financial Aid Received by Students and Their Persistence in College." Ed.D. dissertation, East Texas State University, 1973. The major purpose of this study was to determine whether significant relationships existed between the variables of ability, family income, amount of financial aid received, and persistence in college.

Another purpose was to determine whether significant relationships existed between the combined variables of ability, family income, amount of financial aid received, and persistence in college.

The participants in this study were comprised of 224 full-time students who entered Henderson State (Arkansas) College in the Fall, 1971, and received financial aid during the 1971-1973 academic years. Data were derived by obtaining the following information on each participant: (1) amount of financial aid received, (2) amount of family income, (3) composite American College Test Score, and (4) whether the student completed two years of college. The data were tested by application of the point biserial correlation coefficient, the Pearson Product Moment Correlation Coefficient, the multiple correlation coefficient, and the F test. The null hypotheses were tested at the alpha of .05.

The following conclusions were relevant to this study.

The amount of financial aid received was the variable found to be most significantly related to persistence in college. Ability and family income were also significantly related to persistence in college. Ability was significantly related to family income and to the amount of financial aid received. Family income was negatively related to amount of financial aid received. Ability was the variable most consistently related to persistence in college.

These facts give rise to the following implications:

1. Availability of money (whether from family income or from student financial aid) is a determining factor in persistence in college.

2. Since ability is a major factor in determining persistence, low ability students should be provided with counseling, developmental courses, and tutoring, in addition to direct financial aid.

3. Students of high ability from low income families are likely to persist in college and should be given first consideration in the dispersion of financial aid.

There is need for further, more comprehensive studies in this area. Future studies should include a control group for the variable of financial aid, and more variables to reduce the chance factor. They could also cover a longer time span (four years), and a sample from other types of educational institutions, such as vocational-technical schools and community colleges.

Schiesz, Ronald J. "A Study of Certain Professional Characteristics of Financial Aid Administrators at

Institutions of Higher Education in the State of Illinois." Journal of Student Financial Aid 4 (March 1974): 25-33. In fall 1973, the Office of Student Work and Financial Assistance at Southern Illinois University-Carbondale mailed a questionnaire to the 128 Illinois student financial aid directors, 92 of whom sent usable responses.

The mean age of the administrators was 41; their mean age when they assumed their present duties was 37, while the junior college administrators were the youngest group at entry. The average tenure as an aid director ranged from 3 years for the public junior college administrators to 7 for the public four-year college administrators. Only one-third of the administrators had had more than one year of financial aid experience before assuming their duties as aid directors. Nearly 80 per cent had been recruited from the education field. They had an annual mean turnover rate of more than 20 per cent, and more than 45 per cent were hired from within the employing institution. Nearly 60 per cent had full-time positions, but nearly 50 per cent of the private and junior college directors had only part-time positions. Two-thirds had master's degrees. Nearly 20 per cent were currently enrolled in an academic program. The public four-year college administrators tended to have academic business backgrounds, while the public junior college administrators tended to have guidance and educational psychology backgrounds. Eighty per cent had taken at least one financial aid course, three-fourths had taken counseling skills courses, and 50 per cent had had history of higher education courses. Eighty per cent favored internship programs, but 70 per cent had received on-the-job training.

Schoemer, J. R.; Thomas, J. E.; and Bragonier, W. H. "A Study of the Effect of Non-traditional Grades on Admission to Graduate School and the Awarding of Financial Assistance." College and University 48 (Spring 1973): 147-53. In a study of the effects of nontraditional university grading systems (pass/fail and credit/noncredit) upon admission of students to graduate schools, questionnaires were sent to 288 members of the Council of Graduate Schools during November, 1971. Ninety per cent of the deans responded. Results showed that if less than 10 per cent of grades were nontraditional admission was not seriously affected, but financial assistance was affected to a moderate degree. If 10 per cent or more of grades were nontraditional, however, both admission and assistance were jeopardized. Nearly half of the deans believed that nontraditional grading systems should be reduced and only 5 per cent advised expansion. Considerable variance was found in the assessment of nontraditional grades. One-third disregarded them, 20 per cent requested additional information, and only 5 per cent assigned arbitrary values to them. More than half of the institutions indicated that a standard evaluation policy had not been developed to handle nontraditional grades.

Selby, James E. "Relationships Existing Among Race, Student Financial Aid, and Persistence in College." Journal of College Student Personnel 14 (January 1973): 38-40. At the University of Missouri, Columbia, 30 matched pairs of black and white students from the U.S. Office of Education's low-income areas of St. Louis and Kansas City, Missouri were compared. The students had graduated from high school in June, 1968 and entered the university the following September. They were matched according to high school rank and scores on the Cooperative School and College Ability Test, as well as socioeconomic backgrounds. Point biserial correlations were used to measure the relationships between the amount of financial aid and the persistence of black men, black women, white men, white women, and the entire group.

No significant relationship was found between persistence in college and the amount of financial aid received for any subgroup or for the total group of students. But all of the students who received financial aid and did not persist were black women. The overall persistence rate of the students receiving aid was slightly higher than that of the students not receiving aid. Attrition was slightly higher among white women not receiving aid than among the other groups.

Stanfiel, James D. "Education and Income of Parents of Students at Predominantly Black Colleges." The Journal of Negro Education 41 (Spring 1972): 170-76. Data drawn from the American Council on Education's student information Form (SIF) for 11 black four-year colleges and one black university in 1967 and 1969 were compared with national norms for all colleges and all universities in the U.S. for those years. The students in the black colleges and university had a higher proportion than the national norms of both mothers and fathers having less than a full high school education. A general trend of lower parental educational levels for students at black institutions could be seen, except that black mothers were more likely than the national norm to have a postgraduate degree.

Parental income was obviously less than national norms for students in the black institutions--54 per cent in 1967 and 40 per cent in 1969 had incomes under $6,000 as compared with national norms of 17 per cent and 14 per cent in these years. (The change over the two-year period is probably more the result of sampling variability than of a real change in income.) At Howard University, 80 per cent of the students reported that financing their education was of some or major concern, compared with a national norm of 67 per cent for this response.

Stewart, Mac Arthur. "An Analysis and Appraisal of Selected Variables of Black and White Financial Aid Recipients." Ph.D. dissertation, The Ohio State University, 1973. The purpose of this study was to examine selected variables of a segment of the 1971 freshman class at The Ohio State University in order to discover similarities and differences between Black and white financial aid recipients. The variables studied consisted of the following: (a) actual parental contribution; (b) actual student summer earnings; (c) College Scholarship Service expected family contribution; (d) family's gross income; (e) parental composition of family; (f) sex of student; and (g) student total educational cost for the 1971-72 academic year.

The research studies reviewed concerned themselves with many areas of student financial aid. Nevertheless, there was a dearth of studies pertaining to racial comparisons of financial aid recipients. Further, the literature has given little attention to the effectiveness of the present need analysis systems in estimating student financial need in general, and empirical studies pertaining to the effectiveness of these systems in estimating financial need for the racially and/or culturally different are nil. Thus, it was the purpose of this investigation to examine how equitably one need analysis system estimates financial need for Black and white student financial aid recipients.

The methodology involved selecting randomly a stratified sample of 400 student financial aid recipients who entered the Columbus campus of The Ohio State Universith in the Autumn Quarter, 1971. The sample was stratified according to race--Black and white. The study sample consisted of 280 respondents (70.0 percent) of the selected students.

For each subject, a Parents' Confidential Statement and a Financial Need Analysis Report for the academic year 1971-72 were secured. Both forms contain information pertaining to the family's ability to finance the student's education. Each subject also completed a Student Financial Aid Questionnaire, which was designed to gather factual information about the subject's financial situation during the 1971-72 academic year.

Nominal data were treated with a chi square in order to measure the degree of association between variables. Interval data were tested with an analysis of covariance and an analysis of variance.

The statistical analysis revealed a significant difference for each of the seven hypotheses. Perhaps one of the most important findings of this study is evidence indicating that College Scholarship Service overestimates parental contribution for all students. When the estimated parental contribution from College Scholarship Service was compared with the actual parental contribution reported by the subjects there was a disparity for both groups.

The evidence contained within this study indicates that Black students had a rather difficult time securing summer employment. Thirty-seven percent of the Black students, compared to twelve percent of the white students, reported that they were unemployed during the summer. The evidence further indicates that the Black students who were fortunate enough to find employment earned less than half the amount earned by the white students. The issue of summer earnings was further complicated by the amount the Black students saved for educational expenses. It may be concluded from this evidence that College Scholarship Service's expected summer savings is unrealistic for most Black students.

The evidence contained within this study also indicates that the family's income for the white students is substantially higher than the family's income for the Black students. The Black subjects' total educational costs were significantly higher than the total educational costs for the white students. The data further show that a larger percentage of the Black students came from homes where the mother is the only parent in the home.

These findings suggest that there are special problems pertaining to the low-income Black students and their financial experiences that need special consideration by the national need analysis systems and colleges and universities in determining the financial need of this cadre of students.

Swick, Kevin J. "Expanding Educational Opportunities for Disadvantaged College Students." College Student Journal Monograph 7 (September/October 1973): Part 2. The development of programs to aid disadvantaged students has been facilitated by legislative pressures, financial assistance programs, and compensatory projects. Although great progress has been made, many areas still need attention: reaching "hard core" poverty groups, creating long term curriculum designs for disadvantaged students, and integrating studies with the cultural milieu of the recipients. To meet these needs the following efforts are required: research activities to evaluate program methods; financial programs tailored to individual needs; coordinated dissemination of both educational and career information; improvement of secondary education; expansion of skill-building programs and general studies related to varying cultural and socioeconomic backgrounds; development of alternate routes for students to attain academic and social goals; and encouragement of innovative instructional approaches to enhance the learning experiences of both the advantaged and the disadvantaged students.

Whitis, Jessie Dillard. "A Study of the Leadership Role of Financial Aid Officers of the Western Association of Financial Aid Officers." Ph.D. dissertation, Arizona State University, 1972. The purpose of this study was to investigate the leadership roles of Directors of Financial Aid in the Western Association of Student Financial Aid Administrators. It was a descriptive study designed to compare the real and ideal leadership behavior of the Directors of Financial Aid as they perceived those roles as they related to Consideration and Initiating Structure. Also a comparison was made of the ideal roles of the Directors of Financial Aid in the areas of Consideration and Initiating Structure as the ideal roles were perceived by the Directors of Financial Aid and their superiors. Four null-hypotheses were tested:

1. There is no significant difference between the way Directors of Financial Aid perceive their roles in terms of Consideration and the way they operate in the role.

2. There is no significant difference between the way Directors of Financial Aid perceive their roles in

terms of Initiating Structure and the way they operate in the role.

3. There is no significant difference between the role Directors of Financial Aid expect for themselves and the role their superiors expect for them in terms of Consideration.

4. There is no significant difference between the role Directors of Financial Aid expect for themselves and the role their superiors expect for them in terms of Initiating Structure.

Data were collected by sending the Leader Behavior Description Questionnaire to Directors of Financial Aid who were members of the Western Association of Student Financial Aid Administrators. Second forms of the LBDQ were sent to the superiors of the Directors of Financial Aid. The third forms of the questionnaire were sent to the Directors of Financial Aid who had returned the first form.

The findings were: (1) The first and second null-hypotheses were not rejected; (2) The third and fourth null-hypotheses were rejected.

The following recommendations were made:

1. A similar study should be undertaken which would include other middle-level college and university administrators, i.e., Directors of Admissions, Registrars, etc.

2. A study should be initiated to study factors which could influence leadership attitudes of Directors of Financial Aid, i.e., type of educational institution, age of Directors of Financial Aid, experience and background of Directors of Financial Aid, education and training of Directors of Financial Aid, etc., as they relate to the leadership roles of Directors of Financial Aid.

3. The same study should be repeated in 5-10 years to compare any changes which may have developed in the leadership role of Directors of Financial Aid.

4. A study should be made of the subordinates of Directors of Financial Aid to investigate leadership roles of the Directors of Financial Aid.

5. The same study should be repeated soon in another geographic area to see if there may be differences in

attitudes toward the leadership roles of Directors of Financial Aid in various parts of the country.

6. A study to determine how and/or why the Directors of Financial Aid and their superiors differ in their perceived leadership roles of Directors of Financial Aid should be made.

Winder, James Boyd. "A Comparison of Certain Factors in Students With and Without Financial Aid at Austin College." Ed.D. dissertation, North Texas State University, 1972. This study compares certain factors of Austin College financial aid recipients to the same factors in their classmates who received no financial assistance. First, this study attempts to determine whether there are significant differences in selected variables between these two groups. Second, the study seeks to identify the causes for students' withdrawing from the College.

Subjects were randomly selected from two groups: (1) 100 subjects receiving financial assistance; and (2) 100 subjects not receiving such assistance.

The sources of data for this study were students' records located in the Educational Advising Center, the Records Office, and the Counseling Center.

Two statistical techniques were utilized in analyzing the data: the t-test for two independent samples and the chi-square test for goodness of fit. It was determined that students receiving financial assistance showed no significant difference as compared to students not receiving financial assistance on the following variables: (1) mean grade-point average; (2) academic course lead; (3) intramural athletics participation; (4) convocation attendance; (5) Basic Decisions group leadership participation; (6) elected leadership of peer groups; (7) Open-House Program participation; (8) Austin Scholar membership; (9) inter-institutional program utilization; (10) summer school credits at other colleges; (11) Departmental Honors Program participation; (12) courses audited; (13) students who major in visual and creative arts; (14) cultural events participation; (15) students who are placed on disciplinary probation or suspension; (16) pre-professional course-of-study interest; and (17) class absences due to illness. However, the financial aid recipients did show significantly greater statistics than did the nonrecipients in the following factors: (1) hours in study outside the classrooms; (2) conferences with teachers and advisor; (3) Cooperative Campus Ministry participation; (4) profitable experiences from the Basic Decisions program; and (5) retention rate. On the other hand, the non-recipients rated higher than the recipients on the following variables: (1) independent study involvement (the significance of difference on this variable was in the opposite direction from that of the hypothesis); (2) enrollment in international programs; and (3) participation in off-campus January-term courses.

Finally, this study reveals that only non-recipients of financial aid withdrew from the College. Their stated reasons for withdrawal were a poor academic record, the wish to attend a larger school, the high cost of attending the College, a change of academic program, inflexibility of College rules, acceptance of full-time employment, and illness in the family.

It is recommended that further study, similar in design to this study, be extended to include conferences with students to determine cause-and-effect relationships. For example, further study could determine whether non-economic factors in the student's home environment might affect variables similar to those of this study. Such further study might consider the following factors: geographic location, religious preference, parents' educational background, parents' occupation, parents' age, race, number of siblings, position of subject among siblings, and out-of-school responsibilities of subject while in high school.

<ins>Women's Stake in Low Tuition</ins>. Washington: American Association of State Colleges and Universities, 1974. Educational opportunity is threatened by increases in tuition which are prohibitive not only for many would-be students, but also for enrolled students. The hardest hit are women, who constitute 75 to 90 per cent of the well-qualified students who do not go to college. The majority come from lower-income and working-class families in which men are generally given the first opportunities. Difficulties for women are further augmented by discriminatory admission and financial aid policies as well as by limited employment opportunities. Almost half of all employed women work because of economic necessity, yet only 7 per cent of the fully employed women, contrasted with 40 per cent of the men, earned $10,000 or more in 1970. Personal obstacles confronting women include marital status, mobility problems caused by their husband's occupation, and child-rearing responsibilities. More than one-third of the colleges discriminate against part-time students. Occupationally, women are more disadvantaged

today than they were 30 years ago (holding 45 per cent of all professional and technical positions in 1940 and 37 per cent in 1969) and may be the hardest hit by rising unemployment. Low tuition is essential to the attainment of equal opportunity.

Yuker, H. E.; Lichtenstein, P.; and Witheiler, P. "Who Leaves Hofstra for What Reasons." Research Report No. 102, Center for the Study of Higher Education, Hofstra University, May 1972. Of the 678 full-time day students who failed to re-enroll at Hofstra University in the fall of 1971, 189 completed questionnaires concerning their reasons for not returning. In general, the withdrawers included a greater proportion of women, lowerclassmen, junior and senior transfer students, and women dormitory students than the proportion of such students in the total student body at Hofstra. No significant differences in scholastic rating or in major areas of study were noted between the withdrawing students and the rest of the student body.

Of the total group of respondents, 60 per cent were currently enrolled at other colleges. In contrast to those who dropped out completely, the withdrawers who went to other colleges included a larger proportion of women, natives (nontransfer students), lowerclassmen, dormitory residents, liberal arts majors, and those with grade-point averages (GPA's) of 3.0 or better. Only a very small percentage of upperclassmen went on to other colleges.

Personal and financial reasons for leaving were cited by more than 40 per cent of the respondents. These reasons were more often cited by students with low GPA's than by those with high GPA's. Proportionately more men than women withdrew for financial reasons. Of the one-third of the students who had lived in dormitories, 41 per cent listed dissatisfaction with dormitory living as a reason for leaving. Other reasons for withdrawing could be grouped as academic dissatisfaction and general unhappiness with Hofstra. Among those dissatisfied academically were relatively large proportions of the better students, dormitory students, women, natives, and lowerclassmen; those dissatisfied in general were mostly women, lowerclassmen, natives, and students with high GPA's.

Financial aid apparently exerted some holding power over Hofstra students. The percentage of withdrawers receiving aid was much smaller than the percentage for the entire student body. A reevaluation of the distribution of student aid funds at Hofstra is recommended. Special counseling services for students planning to withdraw, additional attempts to improve the nonacademic social life at the university, serious consideration of student criticism of classes and teachers, and interviews with the office of the Dean of Students before departure all might cut the attrition rate.

# CHAPTER III

## PUBLICATIONS RELATED TO SCHOLARSHIPS, FELLOWSHIPS, GRANTS, AWARDS, AND GIFTS

A Special Report: The Estimated Impact of the Basic Educational Opportunity Grant Program on Student Financial Aid at Alabama Colleges and Universities, 1972-73. Montgomery: Alabama State Commission on Higher Education, 1972. This report anticipates the potential effect upon the financial aid needs of students currently enrolled in Alabama colleges and universities of the Basic Educational Opportunity Program (BOG). The impact of the BOG program on student financial needs at seven types of institutions under current (1972-73) conditions of costs, enrollments, student financial needs, and student financial aid resources is reviewed. A summarizing of the estimated impact suggests that a fully funded or partially funded BOG program would reduce the estimated financial needs at Alabama colleges and universities to $27.71 million and the unmet financial needs to an estimated $4.08 million. A partially but sufficiently funded BOG program, making a major proportion of the grant amounts anticipated in the program, would reduce estimated financial needs in the state to $35.17 million and the unmet financial needs to an estimated $16.65 million.

Attwood, Cynthia L. "Women in Fellowship and Training Programs." Project on the Status and Education of Women, Association of American Colleges, November 1972. In the summer and fall of 1972, 68 fellowship foundations sponsored by 28 government agencies and private organizations were asked to provide data on the numbers and percentages of women applicants and recipients, the selection procedures, application form content, the number of women on the selection panels, and the policies against sex discrimination.

The Nieman and Guggenheim Foundations had never compiled data on women applicants. In general, women comprised only 20 per cent of the total number of recipients, although in such programs as Graduate Fellowships in City Planning and Urban Studies and the

Woodrow Wilson Dissertation Fellowships they comprised 30 per cent or more. In nearly 30 per cent of the programs the percentage of women recipients was smaller than the percentage of women applicants, but in 45 per cent of the programs the percentage of women recipients was higher than the percentage of women applicants. On most of the selection boards, women comprised fewer than 15 per cent of the total board members, with women comprising more than one-third of the board members in only 4 programs, including Ford Foundation's Graduate Fellowships for Black Students.

While new federal anti-discrimination laws should increase the number of women with graduate degrees, the percentage today, although increasing, is smaller than it was in 1930. Qualified women are less likely to apply than are qualified men. The requirement of full-time study and age limitations keep many women from applying. But the women applicants are often better qualified than the men applicants because of the more difficult time they have reaching graduate school. Women are more likely to be successful applying to small, rather than large programs, and to programs where 15 to 30 per cent of the applicants are women. The number of women who apply for fellowships needs to be increased through specific recruitment policies, a redesign of informational and promotional materials, and more flexible requirements. The number of women recipients needs to be increased through official policies against discrimination, increasing the number of women on selection boards, and a review of selection procedures. Networks should be established to communicate the names of qualified women applicants to other fellowship programs.

Astin, Helen S., et al. Higher Education and the Disadvantaged Student. Washington, D.C.: Human Service Press, 1972. Two sources of data were used in a study of factors contributing to academic and personal development of disadvantaged students, and of programs with the greatest promise of providing them with a college education: (1) case-study data collected in 1969-70 by the University Research Corporation from a sampling of 19 institutions, and (2) longitudinal student and institutional data derived by the American Council on Education from cohorts of entering freshmen (1966-69) at 300 colleges including follow-up data collected in 1969-70 in cooperation with the Carnegie Commission.

An analysis of 24 case-study programs at 19 institutions indicated that most programs offered tutoring, counseling, guidance services, scholarships, loans, and job opportunities for disadvantaged students in addition to recruitment and special admission programs. Participating students tended to be more favorable about the program than the institution they were attending, and their attitudes often became less favorable as time passed. Those students in the special programs who had high life objectives also tended to have high academic aspirations. Those with liberal or leftist political orientations tended to consider helping others to be an important goal. Those who especially valued financial status and leadership goals were more likely than other program students to express satisfaction with their college as a whole.

A comparison of disadvantaged students (family income below $6,000 per year) with nondisadvantaged students attending the same institutions revealed that both groups had about equal high school achievements and college progress, but that their persistence and satisfaction were affected by different factors. Unlike the other students, the disadvantaged students were more likely to persist if a major portion of their college financing was in the form of scholarships or grants, and they were inclined to be more satisfied with their college if they joined a social fraternity or sorority.

Because disadvantaged students do profit and persist in higher education, institutions must commit themselves to programs that help them enter and succeed. Recruitment and admission, orientation and diagnosis, curriculum development and experimentation, counseling and tutoring, financial assistance and work-study experience, extracurricular activities, faculty and staff personnel, and evaluation and follow-up are all areas that require careful examination and restructuring to best serve the disadvantaged student potential in this country.

Bohn, Martin J., Jr. "Personality Variables in Successful Work-Study Performance." Journal of College Student Personnel 14 (March 1973): 135-40. At Washington University in St. Louis, the 46 men and 28 women students in the Career Scholarship Program, most of whom were black, were given a battery of ability and personality tests, including the Wonderlic Personnel Test, the College Qualification Test, the Cooperative Reading Comprehension Test, the California Psychological Inventory (CPI), the Adjective Check List (ACL), and the Strong Vocational Interest Blank (SVIB). These students were chosen from 300 students as the most likely to succeed, and were divided into two groups on the basis of whether or not they successfully completed the two-year certificate program.

The persisters and dropouts were about 19 years old and came from families with an average income of $4,000-$6,000. Both groups aspired to a college grade-average of "B" and intended to obtain at least a bachelor's degree. The successful students had slightly higher occupational aspirations and scored slightly higher on the ability tests, although both groups were within the average college ability norm. The men generally had higher scores on the ability tests than did the women. The successful students scored significantly higher than the dropouts on five of the six scales of the CPI in the area of poise, ascendancy, and self-assurance, and on the scales of responsibility, socialization, good impression, and communality. The successful students also scored higher than the dropouts on achievement through conformity and intellectual efficiency. Similar differences were found on the ACL, with the successful students showing more self-control and higher needs for dominance and achievement, while the dropouts required more succor and abasement. The successful men were closer to the men in business detail occupations on the SVIB than were the dropout men. The successful women had interests characteristic of career-oriented women, while the dropout women had interests similar to those of home-oriented women.

Bowman, James L., et al. "Educational Assistance to Veterans: A Comparative Study of Three GI Bills." Final Report, Educational Testing Service, September 1973. Provisions and operation of the Servicemen's Readjustment Act of 1944, the Korean Conflict Legislation of 1952, and the post-Korean or Cold War GI Bill of 1955 were evaluated in response to a request by the Veterans Administration in May, 1973. A study of the almost 1.4 million veterans receiving educational benefits reveals that veteran participation rates have remained about the same during the three periods. Post-Korean black veterans are participating at a substantially lower rate than do white veterans, and at a lower rate than did black veterans of the Korean conflict. Although disadvantaged veterans, both black and white, are receiving more attention than did previous veterans, they are also participating at a lower-than-average rate. Veterans in higher education today are slightly less likely to attend full time than are nonveterans, and participation rates are below World War II rates.

World War II veterans fared better than do Vietnam veterans in terms of the "real value" of their allowances.

After educational allowances are adjusted for tuition and other collegiate expenses, the remaining benefits are insufficient to cover living expenses. Even though federally-funded student aid programs are available, a relatively small percentage of veterans participate in them. In California, for instance, less than 3 per cent accepted grant funds and only 10 per cent participated in the Federally Insured Loan Program. Participation in postsecondary education was greatest in states offering low-cost institutions.

Outreach efforts to inform veterans of benefits have been successful, but the percentage of veterans counseled has declined from 13 per cent to 4 per cent during the course of the three bills. Changes in conditions and improved safeguards have decreased abuses of the educational programs although some problems still remain. Currently, steps are under way to minimize delays and improve services.

Burns, Roland Louis. "A Comparative Analysis of the Academic Achievement of Veterans and Non-Veterans at the University of Southern Mississippi." Ed.D. dissertation, University of Southern Mississippi, 1974. This investigation was designed as an ex post facto study of the academic achievement of veterans and non-veterans who were male, undergraduate, full-time students during the winter quarter 1971-72 at the University of Southern Mississippi. The problem which directed the research consisted of two phases. Phase I analytically described selected characteristics of the veterans and non-veterans. Phase II attempted to determine if there was a significant difference in the academic achievement of veterans, who were receiving G.I. Bill (Public Law 89-358) educational benefits, and non-veterans. In addition, it was determined if there was a significantly different relationship between selected predictor variables and the criterion variable of academic achievement for veterans and non-veterans.

Official university records were the principal source of data utilized in the descriptive phase of the study; these data were collected on 431 veterans and 431 non-veterans. The variables utilized for descriptive and statistical purposes included the following: A.C.T. composite score, marital status, age, race, residence status, membership in campus social organizations, membership in varsity athletics, reception of financial aid on the university campus, residence on or off campus, and winter quarter 1971-72 grade-point average. In addition, for descriptive purposes concerning the veterans, the following data were collected: length of active service, rank on separation, service component, prior enrollment in an institution of higher education, grade-point average prior to service experience, and Vietnam service. A multiple linear regression approach was utilized, employing Program REGRAN, to obtain predictive data regarding academic achievement for the veterans and non-veterans.

A profile for both the veterans and non-veterans in the study was developed from the descriptive data collected for both groups. The veterans' mean grade-point average was 2.39 while the non-veterans' was 2.23, the veterans' mean age was 26.67 years and his non-veteran counterparts' was 22.03 years. The veterans' A.C.T. composite score was 18.94, while the non-veterans' was 19.81. More of the veterans were white, and a correspondingly larger number of the non-veterans were black. The veterans had fewer who were classified as out-of-state students; there were far fewer veterans who were members of campus social organizations or varsity athletics. Fewer veterans received financial aid on the university campus, due at least in part to their having less need because of their receiving G.I. Bill educational benefits. More veterans lived off campus, and a much larger number of them were married.

By utilizing multiple regression techniques it was determined that the variables of age, A.C.T. composite score, marital status, and reception of financial aid on the university campus were the most important variables in terms of predictive ability of academic achievement.

The following conclusions have been made regarding the hypotheses:

1. There was a significant difference between veterans and non-veterans in terms of academic achievement.

2. There was a significant relationship between the composite set of predictor variables and the criterion variable of academic achievement for veterans.

3. There was a significant relationship between the composite set of predictor variables and the criterion variable of academic achievement for non-veterans.

4. The relationship between the composite set of predictor variables and the criterion variable did not significantly differ between the veteran and non-veteran groups.

5. There was not a significant difference among

Vietnam veterans, veterans who did not serve in Vietnam, and non-veterans in terms of academic achievement.

6. There was a significant difference in the academic achievement of veterans who attended an institution of higher education prior to military service and their academic achievement following military service.

Black Studies in Retrospect: A Report on the Danforth Foundation's Program of Postgraduate Black Studies Fellowships. St. Louis, Missouri: Danforth Foundation, 1972. This report surveys developments in the field of black studies in conjunction with a preliminary evaluation of the Danforth Foundation (DF) program of Postgraduate Black Studies Fellowships. Stages of development in black studies are reviewed: power struggles, local and national, black and white 1968-69; a year of truce, 1970-71; and Black Studies 1972. Early evaluations concern the timing of the DF program impact on black studies, the success or failure of the establishment of a Postgraduate Fellowship in Black Studies, and the implications for future programs and grants for the foundation. Appendices of student impressions of the program and information concerning numbers of students are included.

Delany, Walter Stanley, Jr. "A Critical Analysis of Persistence of Vietnam Era Veterans in Selected Urban Community Colleges in Texas." Ph.D. dissertation, The University of Texas at Austin, 1973. Vietnam era veterans now constitute one-sixth of the students in community colleges. At present, no empirical research is available on factors affecting persistence of veterans in college. This study was an effort to partially fill this void. It investigated selected factors from veterans' military backgrounds, their attitudes toward certain aspects of the college environment, and academic performance to determine the effect of these factors on persistence. Selected from the military background were: duty in Indochina, highest rank attained, satisfaction with the military, and interval between discharge and college enrollment. Areas chosen from the college environment were: attitudes toward the counseling office; instructors and instruction; efforts of the college to serve veterans; and the feeling of acceptance on campus. An aggregate attitude toward the college was obtained by combining the four attitude areas selected.

Subjects were randomly selected male veterans in three large urban community colleges in Texas, who were full-time students at the start of the Fall Semester, 1971, born after September, 1941, and who had left the military after August, 1964. Those who completed the Spring Semester, 1972, were classified as persisters; those who did not, as nonpersisters. Active duty personnel were eliminated from the sample, as well as those who had left college for a valid reason such as illness or transferring to another college. The final sample consisted of 222 persisters (69 minority) and 100 nonpersisters (31 minority). Data was obtained by means of a questionnaire (a = .8527) and by researching college records. Group differences were considered significant only if they exceeded the .05 level of statistical significance.

In the study, the following analyses were made in each of the areas examined: persister--nonpersister; majority--minority; majority persister--majority nonpersister; minority persister--minority nonpersister; and comparisons among the colleges. Significant differences were found between persisters and nonpersisters. No significant differences were found between race-ethnic groups. No significant differences were found among the colleges, except in the area of efforts to serve veterans.

It was found that there was no significant difference in persistence between those who served in Vietnam and those who did not, nor was there any significant difference in persistence between those who enrolled within six months of discharge and those who waited longer. There was a significant difference between persisters and nonpersisters as regards highest rank attained (.0276 level) and a trend indicated in satisfaction with the military experience (.0522 level).

No significant difference was found in attitudes toward the counseling office. Significant differences did appear between persisters and nonpersisters regarding instructors and instruction (.0050 level); efforts of the college to serve veterans (.0067 level); acceptance on campus (.0000 level), and overall attitude (.0012 level). Only 237 of the 322 veterans in the sample were aware of the $50 a month tutoring assistance available for them. There was a significant difference (.0000 level) between the academic performance of persisters and nonpersisters.

The results of this study, based on a limited sample, indicate that there are significant differences in attitude between veteran persisters and nonpersisters. Further research appears warranted to determine if these attitudinal differences also appear in a nonveteran sample.

Doran, Bernadette. "Will Higher Education Let the Vet In?" College & University Business 52 (May 1972): 67-71. Although more than 60 per cent of the Vietnam veterans have not taken advantage of their GI Bill educational benefits, that figure may now be decreasing. A 1971 Task Force has made suggestions now under consideration of ways to improve the working relationship between the Veterans Administration and the educational community. The American Association of Junior Colleges has developed a program for veterans with 232 colleges participating, which includes remedial education of various sorts, as well as an outreach program to contact more returning servicemen. Two hundred colleges and universities participate in the American Educators for Veterans Organization, which aids inter-institutional exchange of information on veterans' programs. The Veterans Educational and Training Action Committee, sponsored by the National League of Cities and the U.S. Conference of Mayors, is working for an increased GI Bill enrollment. Pennsylvania and Illinois among other states have taken the lead in getting veterans back to school. In Detroit, 21 institutions have joined in the Center for the Education of the Returning Veteran headed by Wayne State University to encourage Michigan veterans to continue their education. Many institutions, such as the University of California at Los Angeles and the University of Massachusetts, have formed their own programs. But financing their education remains a serious problem for veterans, with bills before both houses of Congress attempting to remedy the situation.

Dortmund, E. K. "The Case for ROTC." Intellect 102 (November 1973): 89-91. The Reserve Officers Training Corps (ROTC), envisioned in colonial times and formalized by the National Defense Act of 1916, is currently under a barrage of scorn, criticism, and skepticism even though since World War II the vast majority of second lieutenants and nearly half of all Army officers have been ROTC graduates. The program operates in nine military and nearly 300 civilian colleges and universities. Complaints reached serious proportions in 1965 when massive troop increases were ordered in South Vietnam as well as extensive bombing of North Vietnam. These events led to charges by students and younger faculty members on grounds that the ROTC was inhumane and inconsistent with the higher purposes of education.

As a consequence, ROTC began to retreat and enrollment dropped throughout the nation.

More recently, ROTC has begun to gain support. This encouragement is partially due to $65,000,000 in scholarships for the 1971-72 year, 6,000 scholarships offered by the combined armed services in 1973-74, and the establishment of programs in black colleges which not only subsidize the schools but increase the number of black officers. As a result, nearly 15,000 new officers were commissioned in 1972 at a cost of $65,000,000 compared to the graduation of 2,800 officers from military academies during the same period at a cost of $169,000,000. Recognition of the benefits derived from the program is responsible for the establishment of ROTC units on more and more campuses, and, regardless of criticism, ROTC is attracting well-informed, civilian-oriented officers from all segments of society.

Drew, D. E., and Creager, J. A. "The Vietnam-Era Veteran Enters College." ACE Research Reports, Vol. 7, No. 4, American Council on Education, December 1972. Data on veterans entering 326 colleges in the fall of 1971 were derived from the Student Information Forms (SIF) of the Cooperative Institutional Research Program. The freshman data were weighted according to the ratio of first-time, full-time freshmen in all the colleges in the relevant stratification cell to the sample colleges' enrollments, as well as according to the ratio of the total number of freshmen in a sample college to the number who completed the SIF. National norms for freshman men by veteran or nonveteran status and type of institution are presented in tabular form.

The total number of entering freshmen in the sample was 171,509, of whom 54 per cent were men. About 5 per cent of the men were veterans, slightly more than half of whom had served in Southeast Asia. While 8 per cent of the men entering two-year colleges were veterans, only 2 per cent entering universities were veterans. The majority of veterans entered public rather than private institutions. They came from more disadvantaged backgrounds, with less well-educated parents than did nonveteran students. The veterans had lower percentages of white students than nonveterans did, but were more likely to be Protestant and less likely to be Jewish. Thirty-eight per cent of the veterans were married, compared with 1 per cent of the nonveterans.

In comparison with nonveterans, the veterans were more likely to attend institutions close to their home; to pay less attention to a college's reputation; to have poorer high school records; to have lower aspirations; to be less concerned about financing their education; and to be more likely to major in business or technical fields and less likely to plan a preprofessional major.

The veterans were less likely than nonveterans to believe that the death penalty should be abolished and that an individual can do little to change society. They were less likely than nonveterans to believe that grades should be abolished or that faculty promotions should be partly based on student evaluations, but more likely to believe that open admission should be adopted by all public institutions. The veterans were only slightly more likely to characterize themselves as conservative than were nonveterans. They rated the goals of raising a family and not being obligated to people higher than did nonveterans. The veterans rated themselves lower than nonveterans in academic ability, general popularity, and intellectual self-confidence, but higher in drive, defensiveness, and leadership ability. Proportionately more veterans than nonveterans expected to vote in the 1972 presidential election, and to work while in school; but proportionately fewer expected to change their major or to join fraternities.

The answers of Southeast Asia veterans differed little from those of other veterans, although the latter were somewhat more academically prepared and depended less on military service benefits for financing their college careers.

Ebersole, Jay F. The Interim Effect of Federal Student Aid Policy on the Community College Financial Aid Officer Through Basic Educational Opportunity Grants. Fort Lauderdale, Florida: Nova University, Center for Professional Development, 1973. This paper cites student financial aid as an instance of Federal policy effect on institutional autonomy. It first cites the Higher Education Act of 1972 as a change in Federal policy from institutional funding to portable grants for the student. The second part of the paper discusses the shift of emphasis from higher education to postsecondary education. In the third part, the lag of governmental appropriations is related to the interim financial responsibility of local institutions. Finally, the changing role of the local financial-aid office is examined, and the desirability of an autonomous Community College Foundation is recommended.

Educational Benefits Available for Returning Vietnam

Era Veterans; Hearings Before the Subcommittee on Readjustment, Education, and Employment of the Committee on Veterans' Affairs, United States Senate, Ninety-Second Congress, Second Session. Part 1. Washington, D.C.: Senate Committee on Veteran's Affairs, 1972. The following bills, or amendments thereto, were included in presentations before the Subcommittee on Readjustment, Education, and Employment concerning educational benefits for Vietnam era veterans: (1) S 2161, to increase allowances for veterans; (2) S 740, to make improvements in vocational rehabilitation and educational programs; (3) S 1776, to provide equitable treatment of veterans enrolled in vocational education courses; (4) S 1918, to provide additional educational benefits to veterans who served in Indochina; (5) S 2063, for advance educational assistance payments to veterans accepted at a college; (6) S 2091, for additional readjustment assistance to veterans through employment counseling; (7) S 2163, for special assistance allowances; (8) S 2660, for equality of treatment for married female veterans; (9) S 2666, for special advisory and counseling assistance to veterans at institutions of higher education and to authorize a trial program to aid veterans with academic deficiencies to gain entrance to institutions of higher education; (10) S 2744, for better inservice education and training programs for members of the armed forces, for additional opportunities for veterans, and for better job training and placement for veterans; (11) S 3059, for increased rates for educational assistance and allowances and for advance payments to certain veterans; and (12) S 3146 and 3345, to increase vocational rehabilitation payments.

Eggertsson, Thrainn. Economic Aspects of Higher Education Taken Under the World War II Bill of Rights. Final Report. Springfield: National Technical Information Service, 1972. The aim of this thesis is to bring to bear the concepts, tools, and theories of human capital and human resources economics to evaluate the Federal Government's massive involvement in higher education under the World War II GI Bill of Rights. The major findings include estimates of total human capital formation by education, both during and after the war by veterans, and estimates of how large the stock of post-service college education would have been had the schooling of ex-servicemen not been subsidized under the GI Bill. Regression analysis is used to explain the variance in earnings for veterans, and special emphasis given the earnings-education relationship, and the impact on that relationship on the timing of schooling in relation to military service. Finally, rates of return to college for typical veterans are calculated from two viewpoints: private rates of return without the GI Bill subsidy; and rates of return to total resource investment.

Epler, Charles A. "A Comparative Study of Selected Attitudes, Academic Achievement, and Extracurricular Involvement of Veteran and Non-Veteran College Students." Ed.D. dissertation, Memphis State University, 1973. The purpose of this investigation was to compare selected attitudes academic achievement, and extracurricular involvement of veteran and non-veteran college students in a four-year public-supported institution of higher learning.

The explanatory design of survey research was applied to the comparative survey strategy in conducting this investigation. This investigation was designed as a two-factor (veteran status by grade level) comparative study.

Subjects were in attendance during the fall semester of 1971 and were enrolled for the spring and/or summer semester of 1971. The sample included 146 veterans and 133 non-veterans.

Three research instruments were used in the study. Selected scales from the College Student Questionnaire, Part 2 were used to obtain attitudinal data about extracurricular activities, liberalism, satisfaction with administration, satisfaction with faculty, satisfaction with students and study habits. The Veteran and Non-veteran Student Biographical Questionnaire was used to collect demographic data about subjects. The Personal Data Card was used to extract college academic achievement and pre-registration academic aptitude data from official university records.

All statistical analyses were performed using the Sigma-9 Xerox Computer System at Memphis State University. Six statistical procedures were performed in analyzing the data. First, frequency and percentage distributions were computed for the demographic data obtained from the research instruments. Second, the non-parametric chi-square statistical technique was applied to the demographic data to determine subpopulation differences. Third, the mean and standard deviations were computed for the attitudinal, extracurricular activities and academic achievement data. Fourth, a two-way analysis of variance was computed to compare mean differences between selected attitudes, academic achievement, and extracurricular involvement of veterans and non-veterans. Last, two post-hoc statistical analysis procedures were employed: one-way analysis of variance and Scheffe test.

Based upon the findings and within the limitations of this study, the following conclusions were made:

1. In four out of the five attitudes about the university environment measured in the study, the veteran exceeded the non-veteran, i.e., the veteran was more liberal, more satisfied with the administration, more satisfied with the faculty, and expressed more favorable attitudes toward study routines than the non-veteran. On these four scales, the differences were statistically significant at the .05 level. On the liberalism scale and satisfaction with faculty scale the differences were significant at the .01 level.

2. In pre-registration academic aptitude and college academic achievement, the non-veteran exceeded the veteran. This difference was not statistically significant at the .05 level for pre-registration academic aptitude. In mean grade point average, the difference was statistically significant at the .05 level.

3. In all observations, the extracurricular involvement of the non-veteran exceeded that of the veteran. These differences were statistically significant at the .05 level. Both veterans and non-veterans indicated a relatively low level of participation in extracurricular activities.

As a result of this comparative study, the following recommendations are made: 1. that this comparative study of veterans and non-veterans be replicated and expanded to include a stratified sample of the students from the four-year institutions across the nation. 2. that this study be replicated and expanded to include the two-year institutions across the nation. 3. that a comprehensive study be conducted of the academic records of veterans at this institution and others across the nation. 4. that a predictive study be conducted of the relationship between high school performance and subsequent college academic achievement of veterans. 5. that this study be replicated and expanded to include veterans with various years of interrupted time between high school and college.

Evans, Jerome. "Free Access: What it Takes." Change 6 (March 1974): 53-54. California, realizing that free tuition is not enough to assure free access, enacted Extended Opportunity Programs and Services (EOPS) in

1969. Many, but by no means all, of California's low-income, minority students have benefited. An estimated 102,000 community college students will be eligible for EOPS this year, but funds will serve only about one-fourth of the applicants. The remaining three-fourths will depend upon aid from federal funds and other state programs including College Opportunity Grants. Black students now comprise more than 8 per cent and Mexican-Americans nearly 8 per cent of community college enrollment, and the retention rate for EOPS students is 73 per cent. Many two-year campuses are making noteworthy efforts to stretch their finances, thereby freeing more funds for financial aid, tutoring, and community-centered programs.

Financial Aid for New York State Students. A Report by the Board of Regents to the Governor and the Legislature in Fulfillment of Section 606 of the Education Law. Albany: New York State Education Department, 1974. In recent years much attention has been focused on the subject of financial aid to college students. This report from the Board of Regents in New York is divided into two parts: a review of the current state programs and a study of the socioeconomic characteristics of current scholar incentive award holders and how they finance their education. The purpose of the study of scholar incentive award recipients was to gather data with regard to total parental income and assets, the total costs of college attendance, and all resources available to finance these costs. The information has been used to construct a scholar incentive program proposal that has an optimum relationship to family support, costs, and other sources of aid. The review of current state programs provides a statistical summary of the grant, scholarship, and fellowship programs administered by the State Education Department for 1972-1973. Brief descriptions of other State and Federal programs of financial aid to students are also included.

Four Minorities and the Ph.D.: Ford Foundation Graduate Fellowships for Blacks, Chicanos, Puerto Ricans, and American Indians. New York: Ford Foundation, 1973. This document reports the status of four minority groups and the availability of Ford Foundation graduate fellowships for the Ph.D. candidate. The four minority groups include Blacks, Chicanos, Puerto Ricans, and American Indians. Emphasis is placed on the background of minorities and graduate degrees, openings to opportunity, advanced study fellowships, and doctoral fellowships. Brief profiles of seven members of minority groups who have taken advantage of the Foundation opportunities are included.

*Fourth Annual Report of the Educational Opportunity Fund. 1972-1974*. Trenton: New Jersey State Department of Higher Education, 1974. The primary purpose of the Educational Opportunity Fund (E.O.F.) is to enable educationally and economically disadvantaged students to obtain a college education by extending financial aid and academic supportive services that will increase their chances of succeeding in an accredited college curriculum. Once the students are enrolled, the emphasis of the E.O.F. program is to minimize attrition and to maximize graduation. The E.O.F. is now aiding approximately 13,000 low-income, educationally disadvantaged students at 48 public and independent colleges in New Jersey and other states. The program is supported entirely by state funds, and distributes these funds directly to students (through grants) and to institutions to enable them to maintain supportive services for their students. The E.O.F. is discussed in detail, including purpose and structure, criteria, student needs, student performance, program components, students' career goals, and student composition. Appendixes include tables related to the text and financial-aid guidelines.

Green, Robert Joseph. "A Three Year Follow-Up Study of an Experienced Teacher Fellowship Program in Economics at Ohio University, 1967-68." Ph.D. dissertation, Ohio University, 1973. In the academic year 1967-68 an Experienced Teacher Fellowship Program (ExTFP) in Economics was held at Ohio University. Twenty-five experienced secondary school teachers were enrolled in the program. At the beginning and conclusion of the ExTFP, participants were tested for the purpose of assessing the changes they made with regard to economic knowledge as measured by the Test of Economic Understanding (TEU) and with regard to economic concept sophistication as measured by the Test of Economic Commitments (TEC).

The purpose of this study is to go beyond the immediate effects of the program and to measure, three years after the ExTFP concluded, the extent to which participants of the program are able to retain economic knowledge and economic concept sophistication.

Test items on the TEU are classified according to whether they are mainly concerned with microeconomics or macroeconomics. Test items on the TEU are also classified according to Bloom's *Taxonomy of Educational Objectives: Cognitive Domain* in order to measure the types of test items that participants are able to answer correctly three years after the program ended.

Participants are also questioned as to their present occupational status and their perceptions of the ExTFP three years after the program ended.

Of the twenty-five participants enrolled in the ExTFP (the author is included in the study), twenty-two are included in the study. Two participants are not included in the portion of the study dealing with TEU and TEC results because they expressed familiarity with both test instruments.

A model was employed in the study to systematically collect, organize, analyze and report pertinent data. The model was divided into Context Information, Product One Information, Performance and Perceptions Information and Product Two Information.

Results of the study indicates an increase in the participants' knowledge of economics during the period when they were enrolled in the ExTFP. Results, however, indicate a significant decline in knowledge of economics in the three-year period between the time the ExTFP ended and the time the study was conducted. Participants' scores are significantly higher three years after the ExTFP ended than before the participants enrolled in the program.

Results indicate a decline in the participants' retention of macroeconomic test items on the TEU but the decline is not significant. A significant decline in retention of microeconomics is evident.

When test items on the TEU are classified according to Bloom's *Taxonomy*, the participants' scores are higher on test items classified as comprehension three years after the ExTFP ended, than test items classified as knowledge or application.

With regard to economic concept sophistication participants' scores show an increase, though not significant, during the period when they were enrolled in the ExTFP. Participants' results on the TEC show a decline in economic concept sophistication (not significant) three years after the ExTFP ended. Participants' level of economic concept sophistication is higher three years after the ExTFP concluded than before enrolling in the program.

Fifteen of the twenty-two participants included in the study assumed a teaching position in high school immediately after the ExTFP ended, twelve of whom returned to their former school systems. At the time of the study eight participants are teaching economics either on a part-time or full-time basis in high school, while three participants are teaching economics full-time in higher education. The participants are somewhat positive in their perceptions of the effect participation in the ExTFP had on their obtaining a better job, and making changes in the economic education curriculum in their schools. Participants are somewhat negative as to the effects the ExTFP had on improving their teaching methods.

Haney, Glenn Herbert. "A Comparative Analysis of Educational Opportunity Grant Recipients and Non-Recipients at the University of Northern Colorado After a Period of Six Years." Ph.D. dissertation, University of Northern Colorado, 1973. The problem in this study was to determine if the following stated objectives of a financial aids Educational Opportunity Grant Program at the University of Northern Colorado are being fulfilled:

1. To provide funds to enable economically disadvantaged youth to enter postsecondary education.

2. To provide funds to enable economically disadvantaged youth to remain in postsecondary education and to complete an educational program.

3. To provide an equal opportunity for economically disadvantaged youth to improve their level of income.

4. To provide an equal opportunity for economically disadvantaged youth to improve their level of employment.

The purpose of this study was to identify the initial year Educational Opportunity Grant recipients at the University of Northern Colorado for the years of 1966-67 and 1967-68 and to provide a comparative analysis of their current status in relation to the stated objectives of a financial aids Educational Opportunity Grant Program. The Educational Opportunity Grant recipients were compared to a similar number of 1966-67 and 1967-68 freshmen University of Northern Colorado students who did not receive financial aids at the University of Northern Colorado.

There were two groups of persons involved in this study.

All persons in both groups had been admitted to and were officially enrolled as full-time students at the University of Northern Colorado. One group was comprised of all 1966-67 and 1967-68 initial year Educational Opportunity Grant recipients at the University of Northern Colorado. Another group consisted of a randomly selected number of students from the 1966-67 and 1967-68 freshmen classes at the University of Northern Colorado who did not receive financial aids.

The data for this study were collected from the student's admission and financial aids records, and from an individual questionnaire sent to each person in the study. The data from these sources were obtained, compiled, and presented in statistical presentations and descriptive narration.

The chi square test of significance showed that there was no significant difference between the individual incomes, the family incomes, or the occupational classifications of the Educational Opportunity Grant recipients and the non-financial aids recipients. It was found, however, that Educational Opportunity Grant recipients have significantly higher incomes than their parents and that a higher percentage of Educational Opportunity Grant recipients than their parents are employed in professional, technical, and managerial positions. The two most commonly mentioned reasons by both populations for being unemployed were (1) housewife and children and (2) pregnancy.

A higher percentage of Educational Opportunity Grant recipients than non-financial aids recipients graduated from college after a period of six years. The two most commonly mentioned reasons by both populations for leaving college prior to graduation were (1) marriage and pregnancy and (2) financial problems.

Recommendations extracted from this study include reviewing the counseling process at the University of Northern Colorado Financial Aids Office to ensure adequate packaging, to provide sufficient financial aids information to high school students, to explain student loan repayment, and to convey complete information on merit scholarships to students. Other recommendations were to increase financial aids funding through local and national channels, to encourage all personnel of the institution to help reduce the number of students who leave school prior to graduation, and to increase research efforts in the area of financial aids.

Hansen, W. Lee, and Lampman, Robert J. Basic Opportunity

*Grants for Higher Education: Will the Outcome Differ from the Intent? Institute for Research on Poverty Discussion Papers No. 194-74*. Madison: Wisconsin University, Institute for Research on Poverty, 1974. The Basic Opportunity Grants symbolize one approach to the financing of higher education. In this paper, the formula of the grant is tested against the theory and practice of negative income taxation. A key concept in both Basic Opportunity Grants and in other types of income taxation is that of the family unit whose income must be counted in calculating benefits. This concept is critical to the success or failure of the Basic Opportunity Grant in achieving the aims that have been set for it. The conclusion is that college students cannot be held in dependent status in many cases and that this means that some of the arguments for the Basic Opportunity Grants are questionable.

Hebert, Joseph Pervis, Jr. "The Vietnam Era Veteran in College." Ph.D. dissertation, Kansas State University, 1974. This study examined the problems of adjustment of the Vietnam-era veteran as a freshman student at Kansas State University, comparing his academic potential and performance, persistence in college, and attitude responses with that of his non-veteran classmate. The statistical techniques used were: The Kuder-Richardson Coefficient Alpha and factor analysis for developing and testing the attitude instrument; the Pearson correlation matrix for identifying relationships between academic and demographic data and attitude responses; analysis of variance with the Scheffé test for comparing the veteran with his non-veteran peer; and the analysis of covariance for controlling the differences in academic potential between the veteran and the non-veteran student.

Veterans from earlier periods earned the reputation of being over-achievers, equalling or exceeding the record of the non-veteran students. The situation is different with the Vietnam-era veteran. Changing political values and attitudes towards the military intensified his problems of adjustment. This study found that the veteran was significantly lower in academic potential, persistence in college, and the feeling of belonging on campus. With his weaker "inclination towards college" he was more prone to dropout than the non-veteran. He needed assistance in making his transition to college, but he isolated himself from those campus activities and organizations that could help him.

Hogan, Harry J. "The Basic Educational Opportunity

Grant Program: Its Impact Upon the Middle Class." The Journal of Student Financial Aid 3 (June 1973): 19-26. Congress has acted slowly in funding the Basic Opportunity Grant (BOG) program and eliminating the traditional Supplementary Educational Opportunity Grants, Work-Study, and Direct Service Loans Programs. In fact, in the coming year BOG will be a pilot program designed to establish procedures. If, however, BOG becomes full-scale and traditional funding programs are eliminated the effect will be revolutionary, not because BOG helps students from low-income families, but because it substitutes state support for family support, thereby changing the structure and function of the American family; moves higher-cost private institutions of higher learning precipitately from a subsidized economy into a market economy; and will cause an increase in tuition in lower-cost public institutions.

BOG provides every student an "entitlement" of $1,400 less his assets including parents' contribution. Parents' expected contributions are treated so rigidly under BOG regulations that they become a "right" rather than a gift. The courts will probably not sustain this concept of a "right," however, paving the way for large numbers of young people of all socioeconomic classes to become officially "independent" following graduation from high school.

The "entitlement" would give the students the opportunity to choose the best career preparation at the lowest cost. Thus, higher-cost institutions would need to supplement BOG with private aid programs in order to entice students. Public institutions, on the other hand, would be tempted to raise tuition and offer scholarships to make up the difference. Students desiring to maximize the advantages of BOG would enroll in the lower-cost institutions and save living expenses by purchasing secondhand books and living in less expensive quarters. BOG would also discourage students from working because their "entitlement" would be reduced by one-third of their earnings.

Holmstron, Engin I. Studies Evaluating NIH Training Grant and Fellowship Programs. Final Report. Washington, D.C.: Bureau of Social Science Research, Inc., 1972. The study describes current utilization of National Institute of Health (NIH) and National Institute of Mental Health (NIMH) graduate training support of institutions, departments, and individuals; it also assesses the impact of possible or actual changes in funding mechnaisms. Statistical data show that NIH average contributions vary from 8 to 28% of the total budget of supported departments in medical schools and 3 to 22% of those in graduate schools. Half of all departments in medical schools and 60% in graduate schools have experienced losses in training support since 1968-69. Over a third of all medical school departments and 42% of all graduate departments were notified of reductions for 1971-72; short-term and long-term consequences were identified. The great majority of department heads felt funds had improved the quality of research and training programs. Deans agreed that the training grants and fellowships have also had a major positive impact in many of their school's respective performance. This report also enumerates the influence of NIH and NIMH training support in career choice and patterns of support for biomedical training.

Illinois State Scholarship Commission Report. Deerfield: Illinois State Scholarship Commission, 1974. The Illinois State Scholarship Commission (ISSC) is responsible for the administration of 9 state authorized and funded financial aid programs for Illinois postsecondary students. The major programs consist of: (1) nonrepayable monetary awards, and (2) guaranteed educational loans. The purposes of the Commission's programs are to: (1) equalize educational opportunity; (2) preserve diversity in higher education by permitting freedom of institutional choice; (3) conserve public funds by making it possible for needy students to utilize unused spaces at Illinois nonpublic colleges; (4) permit a student's in-school employment or loans to be at a modest level so as to not affect his studies or career plan; (5) combine with institutional and federal aid and parents funds to meet the college costs of the institution of the applicant's choice. The Monetary Award Program provides nonrepayable aid to needy students; neither test scores nor records are assessed when application is made. The Illinois State Scholarship Program identifies high school seniors with superior ability; and the Illinois Guaranteed Loan Program guarantees loans made for educational expenses. This document also presents statistical tables concerning the Commission's other programs: grants for children of Illinois prisoners of war, scholarships for bilingual students, and payments for veterans at public community colleges.

Johnson, Bobby George. "A Model of the Administration of an Endowable Non-Financial Need Based Scholarship Program." Ph.D. dissertation, Texas A & M University, 1974. The purpose of this study is to document the administration of the TAMU President's Scholars Award Program as a model for other non-financial need based scholarship programs. The many facets of the program are examined in detail to illustrate the effect on various areas of the university, primarily recruitment and resources. The endowment of over 2.5 million dollars resulting from the program is described.

Some qualitative effects of the program on entering freshman classes of the university which contained President's Scholars from 1969-70 through the 1973-74 academic year were evaluated. Effects on the number of high achievers (SAT 1300 or greater) and number of high school valedictorians is examined. A comparison of the high school averages and mean SAT scores of the students enrolling from high schools with President's Scholars and university means was accomplished.

Some quantitative influences of the program on entering freshman classes of the university which contain President's Scholars were evaluated. The number of students enrolling from each high school with a President's Scholar was compiled for each of the years covered by the study.

The high schools with the greatest input of students to the university were determined for the study period and examined for incluence of the program.

The academic success and leadership roles fulfilled by the President's Scholars are elaborated.

Knox, Harry Douglas. "A Study of the Academic Performance of Junior College Transfer Student and Native Student Financial Aid Recipients at the University of Southern Mississippi." Ed.D. dissertation, University of Southern Mississippi, 1973. The problem of this study was to test the relationship between academic achievement and the financial aid programs of NDSL, EOG, and Work-Study for the native and transfer students at the University of Southern Mississippi for the year 1971-72. The study attempted to determine if there existed any differences in the academic performance of the native and transfer aid recipient groups on the basis of the variables of sex, race, age, residential status, classification, transfer status, and aid programs.

The variables were treated by the multiple regressions technique to determine the contribution of each variable or sets of variables to regression equation.

Chi-Square was also used to test for significance when appropriate.

Based upon the results of this study the following conclusions were drawn: 1. There was no significant difference in the ratio of applicants to recipients of financial aid for the transfer students and native students under study. 2. Financial aid was not a significant factor in the academic performance of transfer students in this study. 3. There was a significant difference in the academic performance in both groups in relation to race. 4. There was a significant difference in the academic performance in both groups in relation to age. 5. There was a significant difference in the academic performance in both groups in relation to classification. 6. The best single predictor of academic performance in both groups proved to be race.

Levin, Henry M. "Vouchers and Social Equity." *Change* 5 (October 1973): 29-33. The Higher Education Amendments of 1972 provided for Basic Educational Opportunity Grants directly to students, and similar state programs are being explored in Ohio, Wisconsin, California, and Washington. The Presidential Commission on Post-Secondary Education and the private Committee on Economic Development also recommend student grants rather than institutional support, suggesting that grants, based on family income and assets, be applicable at both public and private institutions in a manner similar to the higher educational benefits of the G.I. Bill. The reasons for this departure from tradition are the rapidly escalating costs of public higher education which have strained state and federal governments, the financial squeeze on private institutions, the demand for improved efficiency in higher education, and concern about the present system which subsidizes the rich more than the poor.

The degree to which a system of student grants can accomplish these objectives depends on the specific provisions. The degree to which the amount of the grant rises with reduced family income and the efficiency of the information system will affect the extent of equalizing opportunity. The extent to which loans are used and pressure put on the higher income families to pay their own way will determine the amount of taxpayer relief. The eligibility and terms of participation for private institutions will determine the amount of relief they receive. Studies suggest that a voucher-type arrangement will improve the efficiency only of those higher education outcomes that the student market will create; operations presently supported for their effect on the general quality of life will have to be subsidized directly or by requiring them as a condition of voucher eligibility.

The voucher system cannot compensate for the educational and other deficiencies that took place before the college years. Disadvantaged students would be helped by an expanded voucher program which would provide for investment in other types of training and equipment.

McCarthy, Patricia McQuaig. "The Influence of National Science Foundation and Georgia Grant-In-Aid Programs on Academic Backgrounds of Secondary School Science Teachers." Ed.D. dissertation, University of Georgia, 1974. A 1970-71 study of the academic backgrounds of a random sample of Georgia secondary public school teachers revealed that 60.5 percent of those teachers who had received graduate credit had been recipients of National Science Foundation or Georgia Grant-in-Aid monies, or both. Fifty-one and six-tenths percent of the science instructors in the study made use of NSF funds in helping defray the cost of graduate work while 18.6 percent of the group used GIA supplements for their advanced studies.

The teachers were grouped according to the financial source(s) used for supporting graduate study. An academic background for these groups, as revealed in quarter hours(s) of credit in science and education, was collected and tabulated at the undergraduate and graduate level.

When the undergraduate and graduate backgrounds of the NSF users, GIA users, and those teachers who personally financed their graduate studies were compared the following results were obtained:

(1) The GIA users with the lowest undergraduate median quarter hours in science made the highest percent of gain in science when compared with the other two groups.

(2) The Personal Financed group with the lowest median undergraduate quarter hours in education made the highest percent gain in that discipline when compared with the other two groups.

Two objectives seemed evident as a basis for the teachers returning to graduate school. For those with well structured undergraduate teacher education programs, graduate study was a means of updating both scientific knowledge and teaching techniques. For the other teachers, those with somewhat limited backgrounds in their respective field(s) of science and in professional education, graduate school became a means for the attainment of a broader foundation in the sciences and a thorough grounding in the techniques of teaching in the science disciplines.

Nelson, James E. "Are Parents Expected to Pay Too Much?" College Board Review 92 (Summer 1974): 11-15. In 1972 and 1973, the College Board surveyed 21,000 students at more than 300 institutions using the Student Resource Survey. Parental income, the number of siblings in college, and data from more than one million financial statements filed with the College Scholarship Service (CSS) were used to determine expected parental contributions, which were then compared with actual contributions.

Parents appeared to have a major influence on choice of institution and to play the role of aid administrator, agreeing to help as needed. A comparison of the national CSS statistics showed that more than 70 per cent of the parents would have demonstrated need for assistance in sending their child to a public junior college, nearly 80 per cent in sending the child to a public four-year resident institution, and more than 90 per cent in sending the child to a private four-year resident institution. More than half had the ability to pay less than $1,200, which would make them eligible for Basic Educational Opportunity Grants. The parents contributed 95 per cent of the amount CSS expected them to contribute for the institution chosen; nearly one-fourth contributed the amount expected and nearly 40 per cent each contributed above and below the amount expected. The parents contributed only half of what CSS considered their ability to pay, however. The parents exceeded their necessary contribution at low-cost and public junior colleges, the parents of freshmen contributed what was necessary, and the parents of upperclassmen contributed slightly less than was necessary. Eastern parents used more of their ability to meet college costs than did western parents. Ethnic minority parents contributed more than was necessary. While nearly 40 per cent of the parents making no contribution had incomes above $12,000, 10 per cent of the parents making contributions of more than $3,000 had incomes below $12,000.

Nies, Judith. Women and Fellowships. Washington, D.C.: Women's Equity Action League, 1974. When women have been acknowledged to be doing original work in the sciences, sociology psychology; publishing many more books and articles than ever before; making their voices heard in professional associations, organizing art shows, giving voice and visibility to creative and new ideas in many fields--why do they remain outside the institutional reward system? Last year over 80% of the major fellowship awards went to men. There are many reasons that women are not found in higher numbers among fellowship applicants. One of the strongest is that the image of the fellowship recipient is male. Another difficulty is that information about many programs is informal, passing through word-of-mouth networks. Three recent developments are helping to change the situation: Title IX of the Higher Education Act; The Airlee House Conference which adopted a series of recommendations for opening up fellowship programs to greater participation by women; and the foundation that funds the fellowships. The succeeding sections concern 3 fellowships that have changed--Rhodes, Nieman, and White House Fellows; how to apply for fellowships, and how to choose the right fellowship.

Postdoctoral Training in the Biomedical Sciences: An Evaluation of NIGMS (National Institute of General Medical Sciences) Postdoctoral Traineeship and Fellowship Programs. Washington, D.C.: National Academy of Sciences--National Research Council, 1973. Since 1958, the NIGMS has engaged in and promoted a program of postdoctoral training with two general goals: To enlarge and improve the pool of manpower available for biomedical research; and to provide for advanced training of researchers in the nation's graduate and medical schools. Conclusions regarding the effectiveness of postdoctoral training include: The post-M.D. program must be retained; post-Ph.D.s must continue to be supported; and a balanced program of support, including fellowships, traineeships, individual research grants, and institutional grants is essential to the nation's continued health.

Santucci, Arthur Anthony. "The Effects of T-Group Process and Study Skill Training on Self-Confidence Levels of Economic Opportunity Fund College Freshmen." Ed.D. dissertation, Lehigh University, 1972. This study was designed to compare the effects of T- (Training) Group Process and study skill training on the self-confidence attitudes of disadvantaged college Freshmen. Of primary concern was the following question:

Would T-Group Process be more effective than study skill training or the combination of T-Group/study skill training in raising levels of self-confidence as measured by the Adjective Checklist when compared to no counseling treatment with disadvantaged college Freshmen?

A secondary concern in this study was:

Would T-Group Process be more effective than study skill training or the combination of T-Group/study skill training as compared to no counseling treatment with disadvantaged college Freshmen on the following behavioral indices: Study skill development; Grade point average; Observed self-confidence; Class participation; Class attendance; and Attendance at social activities on campus.

The study was conducted at Seton Hall University during the Spring Semester, 1971. The sample selected contained 33 men and 31 women. All subjects were randomly assigned to six treatment and two control groups. Each group met two hours weekly for a period of 15 weeks. Two male counselors were assigned to three treatment groups and to a control group.

All students completed the California Study Methods Survey prior to the experiment. An analysis of variance on these pretest scores did not indicate any significant differences on attitude toward school, mechanics of study, and organization of study habits among the eight groups, prior to the experiment. Following the experiment, the students were administered the Adjective Checklist and the California Study Methods Survey. Post-experimental test results were analyzed using a two-way analysis of variance.

Treatment effects were significant for increasing levels of self-confidence. A comparison test indicated that T-Group was significantly better than the control group.

Additional analyses were conducted with the behavioral indices to gather information about the generalized effects of increasing levels of self-confidence. By itself, T-Group Process was not statistically significant in increasing study skill development, grade point average, observed self-confidence or class attendance. However, Chi-Square analysis demonstrated that T-Group was significant in increasing attendance at social activities on campus and class participation. The results of the present study revealed that raising levels of self-confidence did not always affect certain behavioral indices.

The analysis of variance on difference scores of the California Study Methods Survey demonstrated that methods were affecting study skill development. A subsequent comparison test indicated that study skill training was significantly better than the control group.

An analysis of variance on grade averages following the experiment indicates that methods were affecting academic achievement. A multiple comparison test indicated that the combination of T-Group/study skill training was better than the control group in increasing grade point average.

The evaluation of the comparative effects of the three treatment programs in this study revealed the following: T-Group increased self-confidence levels, class participation and social activities attendance; study skill training developed study skills and habits; and the combination of T-Group/study skill training improved academic averages. None of the treatment programs increased class attendance or observed self-confidence.

The effectiveness of T-Group Process as a counseling approach for disadvantaged college students is encouraging. College student personnel services might consider the T-Group method for assisting individuals with low self-assurance, feeling detached from classroom involvement, and feeling isolated from the campus community.

This study has also demonstrated that study skill training is an effective approach for remediating student problems associated with low academic morale, inappropriate study habits, and poorly developed study techniques. College personnel services might offer a study skill development program to students who need this program or to those who want it for enrichment.

The combination of T-Group/study skill training was significantly effective in producing higher grade point averages. This finding alerts college personnel services to the possible use of the combination process for helping low achieving students. Increasing grade point averages during the Freshman year might reverse the history of low probability for academic success for the disadvantaged student. Since grade improvement is a tangible and important outcome, the use of the combination process bears further consideration.

Schimmel, Richard J. "An Evaluation of the Outputs from the Grants Awarded Under the Provisions of the "Health Services Education Grants Act." Ed.D. dissertation, Northern Illinois University, 1974. The purpose of this study was to evaluate the outputs from the funding provided to the private allied health and nursing education enrollment expansions. The funding was provided under the provisions of the "Health Services Education Grants Act" and was based on the number of increased Illinois resident students.

The evaluation was based on the analysis of discrepancies between the actual and expected enrollments and the actual and expected costs of the project grants. In addition, comparisons were made between the number of programs and enrollments during the years preceding the awards and the number of programs and enrollments during the years in which project grants were available.

Data for the study were obtained primarily from the project grant applications submitted to the Board of Higher Education as requests for funding. The applications provided detailed information about enrollments, budgeted expenditures, and the purpose and specific utilization of the funds requested.

The analysis of the study found that the number of programs initiated during the years in which funding was available was greater than the years preceding the grants. However, the number of new programs funded by a planning grant was less than the actual number of new programs initiated during the years of 1969-70 through 1972-73. The number of students enrolled during the years in which grants were available were substantially greater than the years preceding the grants. Also, the number of students enrolled in the private allied health, the private diploma nursing education, and the private baccalaureate degree nursing education programs was found to be greater than the number necessary to accomplish the enrollment objectives established in the report, Education in the Health Fields for the State of Illinois. However, the enrollments in the master's degree nursing education programs were found to be below the number necessary to accomplish the enrollment objectives established for those programs.

The analysis of the discrepancy between the actual and expected enrollments to be funded by the project grants found that 70.0 percent of the projects actually enrolled the number of students that had been projected in the applications. However, the projects that did achieve the enrollments projected in the applications actually enrolled enough more students than expected, so that 7.0 percent more net increased Illinois resident students than expected were funded by the project grants.

In the private allied health and nursing education programs, the percentage increase in budgeted operating dollars per student during the years in which project grants were available was found to be less than the percentage increase in state appropriations per student to public senior institutions during the same period. The operating support grant per net increased Illinois resident student was found to be 52.3 percent of the budget direct operating cost per student. The operating support grants were found to have provided 65.3 percent of the increased budget operating dollars related to the net increased Illinois resident students that were funded by the project grants. Finally, the actual grant cost per net increased Illinois resident student was found to be less than the expected grant cost per net increased Illinois resident student.

The major recommendation of the study was that the State of Illinois should continue to support the increased enrollment of Illinois resident students in the private allied health and nursing education programs. Several specific recommendations related to the administration of the grants were also made. The specific recommendations suggested that the funding be allocated on a formula basis which would be more directly related to the objectives of the funding. And lastly, recommendations for further study were made. The recommendations for further study were related to additional planning for enrollment expansion. It was recommended that the enrollment increases necessary to fulfill manpower requirements in the allied health and nursing fields should be identified and the role of the public and private higher education institutions, as well as the private health care institutions, in fulfilling the specific enrollment objectives be clearly established.

Shelton, C. Kathryn, and Sexton, Robert F. The Tax Status of Internships and Other Field Experience Education Payments. Lexington: Kentucky University, Office for Experiential Education, 1974. The income tax status of various assistantships, internships, fellowships, and scholarships has been the subject of much confusion. This paper examines the various rulings and policies of the Internal Revenue Service for the use of members of the university community. Emphasis is placed on scholarship or fellowship grants; tax exempt revenue rulings; reasons why assistantships and internships are not within the tax exempt scholarship and fellowship grant category and taxable revenue rulings.

Skidmore, Donald Everett. "A Follow-Up Study of the Recipients of the State of Illinois Special Education Fellowships and Traineeships 1966-1970." Ed.D. dissertation, Northern Illinois University, 1972. The purpose of this investigation was to explore the entrance and retention rates of the recipients of state traineeships and fellowships in special education positions and differences in the retention rates between males and females as well as between recipients of traineeships as opposed to fellowships. Additionally, differences in the recipients' area of preparation and their drop-out rates were explored as well as the differences between males and females relative to their reasons for leaving special education.

The group selected for this investigation included all of the special education graduates of the twenty-two colleges and universities in Illinois having approved programs in special education during the years 1966-67 through 1969-70. Of particular interest was the group who had received state traineeships and fellowships for their pre-service training in special education.

Data for the study was based upon information obtained through the use of a mailed questionnaire. A total of 2,055 questionnaires was sent to the graduates for whom personal data was available. Of the 1,375 questionnaires returned, 1,314 were accepted for inclusion in this project. This represented a return of 68 percent.

All of the data from the questionnaires was key-punched in IBM cards and analyzed by a Statistical Package for the Social Science program.

Seven hypotheses, stated in the null form, were included in this study. The following hypotheses were accepted as a result of analyzing contingency tables developed through a cross tabulation on the previously mentioned data.

$H_1$. There are no significant differences between the entrance rate into special education positions of special education trained personnel and the position entrance rate of persons who became certified to teach in regular education.

$H_2$. There are significant differences between the entrance rate of recipients of fellowships and traineeships into special education positions and those who graduate from identical preparatory programs, without benefit of scholarship assistance.

$H_3$. There are no significant differences in the retention rates between male and female recipients of fellowships and traineeships after one, two, three, or four years of teaching or related experiences in special education.

$H_4$. There are no significant differences in the retention rates of recipients of fellowships as opposed to traineeships after one, two, three, or four years of special education experience.

$H_5$. There are significant differences in the drop-out rates of fellowship and traineeship recipients and their area of preparation.

$H_6$. There are significant differences between male and female recipients of fellowships and traineeships relative to leaving education for reasons of marriage and family responsibilities.

$H_7$. There are no significant differences between male and female recipients of fellowships and traineeships relative to leaving education for reasons of inadequate salary and better job opportunities.

No significant differences were discovered in the relationships described in hypotheses one, three, four, and seven. Hence, they were retained in their original null form.

However, significant differences were discovered in the relationships described in hypotheses two, five, and six. Consequently, the null expression of the described relationships was rejected and the alternative was accepted that there are significant differences. In the second hypothesis greater entrance rates were evidenced by the recipient group compared to non-recipients. In testing the relationships stated in the fifth hypothesis it was discovered that graduates with a major in Emotionally Disturbed had a lower drop-out rate than individuals with majors in Mentally Handicapped and Deaf and Hard of Hearing. Finally, women, as compared to men, were found to have a significantly higher rate of leaving education for reasons of marriage and family responsibilities.

Stancill, Walter Jay. Vietnam Era G.I. Benefits: A Michigan Tri-County Survey on Advance Payment and

Work-Study. Warren, Michigan: Macomb County Community College, 1973. The purpose of this study is to obtain institutional responses that would indicate how two newly-authorized veterans' programs, Advanced Payment (Section 1780, Title 38) and Work-Study (Section 1685, Title 38) are functioning within Wayne, Macomb and Oakland Counties in Michigan. Surveys were sent to 36 institutions, including all junior and senior colleges in the three counties and a random sampling of cosmetology, barber and private occupational schools. Intent of the survey was to gauge effectiveness of the two programs. Conclusions regarding the Advance Payment Program indicate: (1) junior and senior colleges are pleased with the intent of the program but dissatisfied with the functional aspects; (2) the majority of the career schools do not know about the program; and (3) only 25% of those veterans eligible to participate in the program actually apply. Regarding the Work-Study Program, results indicate that all the institutions consider this program unsatisfactory, with only 21 veterans in the entire area benefiting from it. These conclusions suggest the need for additional information on new programs at a stage where remediation is possible.

Stocker, Stanley W. "Vietnam Veterans in Higher Education--Their Special Problems, Their Hard-Earned Rights." College Board Review 85 (Fall 1972): 18. Only about a third of the 5.5 million veterans of the Vietnam war have used their GI Bill benefits. Veterans, including the many who are disabled, need to be encouraged to increase their opportunity for a fuller life through more education. The government offers assistance in varying degrees to disabled veterans, non-disabled veterans, and the wives and children of permanently and totally disabled and some deceased veterans.

High school records are an inappropriate basis for admission for most veterans because of the maturity and experience they have gained since high school. Their years away from school often make testing inaccurate also. Veterans therefore need special admission policies and counseling programs. Colleges should show their interest in disabled veterans by contacting them in hospitals and by making campuses accessible to wheelchair patients. Colleges should also offer opportunities to remedy any lack of basic academic skills and should reconsider the problem of credit for service experiences.

Resources available to help the prospective student veteran include the College Board's Admissions Tests given at centers throughout the world; directories such as the College Handbook and the New York Times Guide to Continuing Education in America; the College Locater Service; the College Scholarship Service; and the College Level Examination Program.

Strome, Stephen Ralph. "A Comparison of the Academic Achievement and Graduation Success of Grant-In-Aid Athletes Under Four Different Prediction Plans." Ph.D. dissertation, The Ohio State University, 1972. The purpose of the study was to examine grant-in-aid student athletes, admitted to Miami University under four different prediction plans, to ascertain the degrees of achievement they realized as college students. An attempt was made to determine whether one prediction plan had a greater degree of effectiveness than the others in forecasting academic success for the student-athlete. An attempt was also made to determine if under any of the four plans student-athletes were admitted who favorably compared, academically, with the university averages for all students.

The basic contentions of the hypotheses were that the "difficult 1.700" prediction plan was a better method of foretelling academic success than were the other prediction methods for student athletes at Miami University. Academic success in this sense signified the following: (a) grade-point average (first-year and accumulative four-year); (b) graduation percentage; (c) academic suspension ratio; (d) attrition rate.

The subjects of the study were 364 grant-in-aid student-athletes at Miami University. These subjects enrolled during four two-year periods with a different prediction plan in effect at the different times of enrollment (1959-1960, 1963-1964, 1966-1967 and 1969-1970).

The obtained results led to the main conclusion that Miami University has benefitted from the policy of requiring specific standards in order for student-athletes to be admitted, even though the results failed to confirm the original hypotheses. Evidence of this was supported by the following conclusions based on comparative analysis of relevant data:

(1) Under the 1.700 prediction plans of 1966-1967 and 1969-1970, the student-athletes achieved: (a) the highest first-year grade-point average; (b) the highest graduation grade-point average; (c) graduation status in less time; (d) the second highest survival rate

after three quarters; and (e) the second highest graduation percentage.

(2) The three-man committee method (1963-1964 group) was the second-best plan of prediction as its athletes achieved: (a) the highest survival rate after three quarters; (b) the highest graduation percentage; (c) the second highest grade-point averages for both first-year and graduation results.

(3) The original method (1959-1960 group) failed to yield a group which could better the groups admitted under the other two prediction plans in any positive area. Instead it produced the group that had: (a) the lowest grade-point average after the first year; (b) the lowest grade-point average at the time of graduation; (c) the highest attrition rate during and following the first year of attendance; (d) the highest attrition rate throughout the athletes' academic career; and (e) to spend the most terms in attendance to earn their four-year degree.

(4) The prediction table not only did not yield predictive first-year grade-point averages approximating actual first-year averages for the student-athlete group, but also did not yield results which approximated the four-year GPA's.

(5) The student athletes were unable to achieve GPA's as high as the university GPA's at any time during their academic career.

Third Annual Report of the Educational Opportunity Fund 1971-1973. Trenton: New Jersey State Department of Higher Education, 1973. The 1971-72 annual report of the Educational Opportunity Fund provide information about E.O.F. students who are enrolled in the program at 48 institutions of higher education in New Jersey. The report reveals that the program continues to progress at a satisfactory level and the major objectives established by the New Jersey legislature are being obtained to a significant degree. Appendices include statistical data on enrollment distribution, funds, and expenditures.

Thompson, James Leonard. "Academic Characteristics of Economically Disadvantaged Students in Educational Opportunity Grants Program, the University of Wyoming, 1966-1970." Ed.D. dissertation, University of Wyoming, 1971. The purpose of this study was essentially twofold in nature. First it was designed to answer two questions:

1. Was there a difference in academic achievement between Educational Opportunity Grant recipients used in this study and a matched sample drawn from the undergraduate students, exclusive of EOG recipients, in attendance at the University of Wyoming between 1963 and 1970?

2. Was the academic quality of the student body at the University lowered due to awarding Educational Opportunity Grants to students on a need basis rather than on superior academic achievement?

The answer to the second question was predicted on the findings pertinent to solving the first.

Secondly, an attempt was made to describe the EOG population academically as it existed across years and across colleges from 1966-67 through 1969-70. Concomitantly, additional information became available which provided information pertaining to certain persistence characteristics of the EOG group.

Due to discrepancies observed within the composition of the EOG population, comparisons were made between grade point averages earned by this population and a matched sample drawn from the undergraduate student population, exclusive of EOG recipients, who were in attendance at the University of Wyoming between 1963 and 1970. These discrepancies occurred with reference to sex distribution, percentage of group enrolled in different colleges and in-state--out-of-state percentage distributions.

Matching the two groups was made on the basis of the following characteristics:

1. Year of high school graduation

2. High school grade point average

3. Sex

4. College in which enrolled at the University

As a result each group contained 519 usable subjects of which 51 percent were females and 49 percent were males. In each group, 87 percent held resident classification and 13 percent non-resident. This compared to the University undergraduate population which was comprised of 73 percent in-state and 27 percent out-of-state averaged over the four years included in this study. Similarly, a larger percentage (approximately 8 percent) had been enrolled in the College of Education than was common to the University undergraduate population.

A preliminary study was undertaken relative to pre-college academic counseling and advising, and was included in its entirety as an appendix to this study. It provided additional descriptive information relative to the EOG population, as well as supplying a better understanding of the two groups under investigation in the primary study.

Comparisons between the two groups were made on the basis of grade point averaged earned. The results derived from those comparisons indicated that the following findings and conclusions were warrented:

1. EOG students earn a high or higher grade point averages as other University students.

2. Females represent a larger proportion of the EOG recipients than would be expected. They also have higher high school grade point averages and achieve at a higher level in college work.

3. EOG students perform, academically, equally as well in any of the individual colleges with the possible exception of the College of Commerce and Industry.

4. High school and University grade point averages of EOG recipients were lower during the last two years of this study. However, the EOG recipient continued to achieve as well as students with the same academic characteristics but dissimilar economic environmental backgrounds.

5. EOG recipients followed the same pattern, longitudinally, as their University counterparts, across college and across years. This consisted of low GPA's earned the first year with the earned grade point average increasing each subsequent year. The same pattern was true of males and females. What differences there were held over the years.

6. EOG recipients seek out and receive more pre-college academic counseling than non-EOG recipients.

7. The EOG recipient persists at the college level to as high a degree as the student with similar academic characteristics who does not receive an EOG.

8. Being economically disadvantaged as identified in this study does not have an adverse effect on academic

achievement. Concomitantly, encouraging the economically disadvantaged to attend the University had no adverse effect on the academic standards and student body composition.

Recommendations resulting from the findings of the investigation were generally pointed toward one goal. Since the purpose of the study was to discern "What is" with regard to the EOG population as it was constituted on the campus of the University of Wyoming, the resultant recommendations embodied processes which would attempt to discover "Why" and "What to do."

Tombaugh, Richard L. "Direct or Indirect Student Aid?" The Journal of Student Financial Aid 2 (March 1972): 28-34. Direct aid refers to the actual selection of students by federal agencies even though institutions may be given the funds, while indirect aid refers to funds given to the colleges who choose the recipients with guidelines provided by the donor agency. Both types of aid have been used, but recently increasing use of direct federal student aid has been proposed for more flexibility and fuller utilization, and for less uncertainty about the availability of funds by providing motivation in the form of aid prior to admission. More direct aid would be intended to increase the responsiveness of institutions to student needs and to provide a free choice of institution.

The need for arbitrary deadlines and other procedures, however, would probably cause greater unused balances than presently exist, while flexibility and utilization are limited by the use of a set appropriation to finance such programs. A reduction of uncertainty about the availability of funds could be accomplished only if Congress provided more adequate appropriations--a central agency, unlike the colleges, could not gamble that money would eventually be forthcoming but would have to wait until it actually had the money. The reason the G.I. Bill has worked is because it has open-ended funding.

As grants would not generally meet total costs, students would still be dependent on additional institutional grants or would enroll at low-cost institutions, particularly because the students needing grants tend to underestimate their abilities. Federal grants would more likely go to students who are vocationally oriented rather than to those in the liberal arts. The G.I. Bill functions because it is needed, but it could work at least as well if administered as an institution-based program. A direct grant program would require more work by financial aid officers who have to put all the possible sources of student aid together and would duplicate work already done, besides requiring expenditures to set up the direct grant administration which could better be used to support students. Inconsistency of treatment, which is a problem among the various colleges, would not be solved by adding another level of analysis. Finally, direct aid programs would be relatively unresponsive to needed adjustments of individual awards caused by changed financial circumstances or inaccurate original evaluations.

Vance, Vernon Lee. "A Follow-Up Study of Students of Special Education Administration Who Received USOE/BEH Training Grants." Ph.D. dissertation, The University of Iowa, 1973. The purposes of the study were to determine: (1) the status of former students of special education administration who received U.S. Office of Education, Bureau of Education for the Handicapped fellowships between 1965 and 1971, (2) the impact that these training programs have had on the leadership needs of special education, and (3) the relevance of certain components of the training programs as perceived by the former students.

The subjects for the study were students who received USOE/BEH fellowships to prepare themselves as special education administrators between the inception of the fellowship program in 1965 through the spring semester of 1971. Data were collected by means of a questionnaire from 208 of the 227 former students of special education administration. Certain items were included in the questionnaire to permit a direct comparison of data with data gathered by Kohl and Marro in their normative study of the administrator of special education. Data were reported in terms of numerical frequencies, percentages, means, and medians.

At the time of the study, a majority of the former students of special education administration had completed degree programs. Most had received either an Ed.D. or Ph.D. degree. A few had completed requirements for the Ed.S. degree.

The subjects in the study gave considerable support to a common or generic approach to the study of administration. The commonalities of special and general education administration were stressed and the unique aspects de-emphasized. Subjects perceived the need for a more practical and less theoretical approach to the training of administrators. Most of the subjects had experienced an internship as part of their preparation program and gave strong support to the internship as a valuable training component. The value of research and evaluation tools was also manifest. An increased emphasis on school law, school finance, budget preparation, and personnel management was espoused by the respondents in the study.

A majority of the subjects held positions either directly or closely related to special education administration at the time of the study. Over one-half were employed by school systems or agencies providing direct services to exceptional children. Approximately one-fourth of the respondents were employed by colleges and universities. A majority of those not holding positions in special education administration indicated that a scarcity of available positions had kept them from entering the field for which they were trained. Slightly more than one-half of the respondents selected special education administration as their long-range career goal.

A comparison of salaries received by the subjects just prior to their return to school and the salaries reported at the time of the study revealed a significant increase. Also, the special education administrators in the present study held positions of higher status as measured by salary, size of employing district, and size of professional staff than the administrators in the Kohl-Marro normative study.

Based on the findings of the study, recommendations were made to training institutions regarding the need to secure periodic feedback from graduates, the importance of forecasting manpower needs in educational administration, the content of preparation programs in administration, and the recruitment of trainees from minority groups.

Vélez Serras, Vidal. "An Assessment of Participants' Progress in Education Professions Development Act Vocational Education Fellowship Program." Ph.D. dissertation, The University of Connecticut, 1972. The purpose of the study was to assess the participants' progress in the EPDA Vocational Fellowship Program. The three major hypotheses tested were:

1. No significant relationship exists between previous experiences and self-assessment of progress in knowledge, attitudes, and skills.

2. No significant relationship exists between degree of satisfaction and self-assessment of progress in

knowledge, attitudes, and skills.

3. No significant relationship exists among EPDA fellows' self-assessment of knowledge, attitudes, and skills.

Two instruments were developed in the study. A Questionnaire provided information related to the EPDA fellows' previous experiences and degree of self-satisfaction with progress toward the doctorate. A Survey provided information related to the fellows' self-assessment of knowledge, attitudes, and skills in the objectives selected for the study.

The relationship between previous experiences, degree of satisfaction and the fellows' self-assessment of progress in knowledge, attitudes, and skills was examined by means of analysis of variance.

The study examined the relationship between the degree of satisfaction with progress toward the doctorate and the self-assessment of knowledge, attitudes, and skills. Pearson-Product correlation coefficients were computed to study the relationships among the self-assessment of knowledge, attitudes, and skills.

In the analysis of the data, scores in knowledge, attitudes, and skills of fellows with previous specific experiences were compared to the scores of fellows with no such experiences. In addition, the scores of fellows expressing a higher degree of satisfaction with progress were compared to the scores of fellows expressing a lower degree of satisfaction.

It was found that previous leadership experience was significantly related to high scores in attitudes.

Previous research experience was found significantly related to high scores in knowledge, attitudes, and skills in the area of research. Previous experiences in administration and community resources were found significantly related to high scores in skills. A high degree of satisfaction with progress toward the degree was found significantly related with high scores in knowledge and skills, but was not related with attitudes. Total scores of knowledge, attitudes, and skills were found significantly related to one another.

On the basis of what was found, it appeared that certain experiences prior to the EPDA program were related significantly with the self-assessment of knowledge, attitudes, and skills. Previous research experience was more consistent in relating to high scores in knowledge, attitudes, and skills. EPDA fellows with previous leadership experiences expressed that they were making more progress in attitudes than fellows with no experiences. Degree of satisfaction was related to the fellows' assessment of knowledge and skills. However, there was no significant difference in attitudes between fellows expressing a high degree of satisfaction and those expressing dissatisfaction. In general the EPDA fellows expressed that the fellowship program has helped them "some" to "much" in making progress in knowledge, attitudes, and skills.

Wilbanks, Jan J. "Tuition Remission and the Faculty Child." AAUP Bulletin 58 (December 1972): 419-22. The remission of some or all of the tuition for students who attend the institution at which their parents teach is maintained at nearly 95 per cent of all private institutions and nearly 15 per cent of public institutions. Such tuition remission is an obvious attraction for faculty members who probably have a stronger-than-average desire that their children receive a college education, and who can use help in financing this education. Such fringe benefits cost the insitutions little and require no direct outlay of funds. They can be used to recruit and retain faculty, and to minimize faculty demands for larger salaries.

But need rather than desire to attend college should be the prime factor in attendance, and faculty children may actually have a less-than-average need to attend college. Faculty salaries have increased substantially since the 1950's despite recent inflation. The aid to faculty recruitment and retention, even if valid generally, is not important with the present surfeit of candidates in many fields of learning. Tuition remission can make the faculty with children indifferent to the raising of tuition rates, as well as overly dependent on the institution where they teach. Childless faculty are not granted any equal benefit. Tuition remission is a form of educational injustice against the citizens with children whose taxes support both private and public institutions.

Wilcox, Lee. "Financial Aid and Admissions Quotas." College Board Review 90 (Winter 1973-74): 10-12. Declining enrollments have caused many institutions of higher learning to consider using financial aid as a recruitment tool even though this practice conflicts with the first basic principle of financial aid, namely that monetary assistance should be provided to students who could benefit from further education but lack the financial means. Although students in general do not choose a college because of its financial aid policies, special groups such as National Merit Scholarship semifinalists and minority students have been wooed by special financial offerings, making less money available for students not belonging to the special subgroups. When enough places exist for all qualified applicants, as is generally the case today, limited financial aid resources mean that some students' needs are not being met. At private institutions some less qualified students with money may be preferred to qualified students without money.

Wilde, Edwin F. "A Graduated Tuition Program." 12th Annual Forum of the Association for Institutional Research, 1972. From 1950 to 1970, the total cost of tuition, room, and board per term at Beloit College rose from $530 to $2,060. The percentage of students from high-status professional and technical families rose in the same period from 54 per cent to 88 per cent, while that of students from low-status families of operatives and service workers decreased from 13 per cent to 2 per cent. This occurred despite substantial financial aid to domestic and foreign students. Therefore, a graduated tuition program has been instituted.

The total amount of money that was required from the class of 1976 in the 1972-73 academic year was determined, based on a goal of 550 students, the highest number of the past three years. The tuition was graduated from $500 to $1,650 per term, while the actual cost was approximately $1,950. The amount of tuition charged was determined by the amount of adjusted taxable income, which was the federally taxable income plus 10 per cent of assets. Different levels were created for families with no other child in college and with one or two other children in college. Those with more than two children would have their cases decided by the Director of Financial Aid. Students were guaranteed that no tuition increases would be levied between matriculation and graduation, but each class would have new tables. Half of the students were expected to pay the maximum amount while 75 would pay the minimum, which would give a more diversified socioeconomic distribution than at present while providing an economic cushion required by the modest endowment of the college.

# CHAPTER IV

## PUBLICATIONS RELATED TO STUDENT LOANS AND LOAN FUNDS

Bannister, J., and Griswold, A. "Group Interviews--An Effective Approach to Counseling Students Concerning Loan Responsibilities." Journal of Student Financial Aid 4 (March 1974): 34-39. Loan collection procedures for the National Defense Student Loan Program (NDSL) were little mentioned until a 1965 Congressional review showed that NDSL delinquencies were nearly 17 per cent. Just before the Office of Education guidelines which included a mandatory exit interview were issued, a review at Memphis State University showed that the accounts in arrears were generally those in which contact had been lost with the borrower. These students often listed faculty references who could not be located or who had lost contact with the students. After this review, only references who had known the student and his or her family for a number of years were accepted. Most of the borrowers in arrears were students who had not graduated.

Because these students often did not show up for the exit interview all new loan recipients were required to report each year for an initial interview, generally before the disbursement of any funds, so that financial aid counselors could give detailed explanations of loan responsibilities. In fall 1972, a group interview procedure was established, designed both to make students more relaxed about seeking other types of counseling and to collect the necessary personal data for tracer purposes. The group conferences are scheduled during the first week after registration. Responses to a brief questionnaire indicate that the students gained a clear indication of their obligations and recommended that such interviews be continued. Those hesitating to ask questions benefited from those who were less hesitant. Few felt the confidentiality of their loan acceptance was being invaded.

Bergen, M. B.; Bergen, G. R.; and Miller, D. G. "Do GPA and Loan Size Affect NDSL Repayments?" The Journal of

College Student Personnel 13 (January 1972): 65-67. The loan repayment patterns of nearly 1,500 National Defense Student Loan (NDSL) borrowers were observed. The borrowers were those students who had stopped attending Kansas State University prior to September, 1966 who had repayment patterns of at least 18 months. The borrowers were grouped into those having high (3.0-4.0), medium (2.2-2.9), and low (below 2.2) grade-point averages (GPA's), or large ($3,000 or more), medium ($1,500-$2,999), and small (under $1,500) loans.

Up to the 12-month delinquency level, the borrowers with high GPA's had fewer delinquencies than did the borrowers with medium or low GPA's, but GPA was not significant in predicting longer delinquency levels. At the 1-2 month delinquency level, loan size was important since borrowers with small loans had fewer delinquencies than did those with medium or large loans, but at the longer delinquency levels, borrowers of large loans had the least delinquency followed by those with small and medium loans in that order. Borrowers with low GPA's had a higher prepayment record than did those with high or medium GPA's. More small than medium loans were prepaid and no large loans were prepaid.

Berner, Richard, et al. A New Variant of the Educational Opportunity Bank Designed for Stability and Ease of Administration in "Small-Scale" Application. Philadelphia: Pennsylvania University, Department of Economics, 1972. A new variant, the Partially Contingent Educational Opportunity Bank Plan (PCEOB), of the contingent repayment loan is proposed for higher education. This report develops PCEOB operating parameters to be applied to U.S. medical schools. Part one discusses three EOB variants: semi-conventional, fully-contingent, and partially-contingent. Part two reviews calculations for each semi-conventional loan program, fully-contingent programs, and partially-contingent plans. Part three evaluates the three programs. Part four presents the pure economic theory of the ideal contingent repayment loan program. Appendices and a 12-item bibliography are included.

Bippen, Paul Richard. "An Examination of the Federally Insured Student Loan Program at Selected Institutions." Ed.D. dissertation, Indiana University, 1973. More students are assisted by insured loans than by any other financial aid. This study is an examination of the federally insured loan program at selected institutions. The study was based on the insured loan program as it existed on September 30, 1971, and examines insured loans disbursed on or after August 1, 1969, and before September 30, 1971.

This study describes the federally insured student loan program at 22 direct lending institutions of higher education. The institutions were not identified by name but were categorized by type (public or private), size, and location. An examination of the insured loan program by category was made in order to determine who investigated participation as a direct lender and on what basis was participation accepted; who administers the direct loan program and on what basis are loans made; where did the loan principal come from and how was the amount of loan principal determined; and how does the rate of return on insured loans compare with the return on the institution's unrestricted endowment.

According to the findings of this study, the method of investigation used depended upon the type, size, and location of institution. In nearly all cases, the financial aid office was the most frequently named participant in the investigation. Increased demand on the student financial aid program was the main reason most institutions decided to participate as a lender in the insured loan program. Although formulas were used by several schools, they were not judged satisfactory in determining a sufficient amount of loan principal for the initial participation period. The most frequently used source of additional loan principal listed was "other," which in most cases was a university-related foundation or a line-of-credit bank loan. Little additional expense was incurred by participating institutions in the insured loan program.

In nearly every institution, student eligibility was determined by the financial aid office. The basis upon which most guaranteed loans were awarded was financial need, determined by the same criteria as that used for awarding other financial aid. In most cases, the business office disbursed and collected the guaranteed loan. Financial aid officers generally held a master's degree and had at least two or more years of financial aid experience. Loan collection officers generally had a bachelor's degree and at least two or more years of collection experience.

Although several institutions considered participation in the federally insured loan program to be an advantage in recruiting students, analysis of the data did not support this claim. Since the results showed that the majority of institutions award insured loans on the same criteria as that used for awarding other aid, and also that the majority of loan dollars are awarded on the same criteria used for all other aid, participation in the guaranteed loan program did not emerge as a recruiting advantage.

In sum, the loan program is desirable and feasible for additional institutions to consider in terms of expanding their financial aid program and improving their income. It is not reasonable to assume the loan program can be used to increase student enrollments.

Brugel, J., and Hofmann, G. "The Revised Guaranteed Student Loan Program: An Impact Analysis." Journal of Student Financial Aid 4 (March 1974): 11-18. At the Pennsylvania State University, 1,000 Guaranteed Student Loan Program (GSLP) applications received in the first half of 1973 were assessed for the impact of the revised GSLP on potential student borrowers. The adjusted income used in determining eligibility was found by reducing the gross income by 10 per cent and subtracting deductions equal to the number of dependents multiplied by $750.

The mean adjusted family income for the applicants was $9,745 and 75 per cent had incomes between $6,000 and $15,000. The average loan requested was $1,382 and the averaged recommended loan was $812.50. The mean adjusted income receiving a zero recommendation was $12,850, and the number of zero recommendations increased with income. Nearly 30 per cent of the applications received zero recommendations. While 17 per cent of those receiving interest benefits would have been ineligible under the previous adjusted income guidelines, 25 per cent of those previously eligible were ineligible under the revised guidelines.

GSLP need analysis penalizes middle-class families for their post-financing life style. The affidavit of educational intent should be retained, while the interest subsidy benefit should be provided to families with adjusted incomes below $15,000, and those above $15,000 should be able to apply for the subsidy by submitting to formal need analysis.

Craft, Larry N. "Academic Characteristics of Financially Delinquent Students." Journal of College Student Personnel 15 (January 1974): 43-45. At the University of Kentucky in 1972, 35 men and 15 women students who were financially delinquent and 32 men and 18 women students who were not financially delinquent were compared on the number of hours attempted, hours with no reported grades, hours earned, cumulative grade-point average (GPA), number of incomplete grades received, and number of times on academic probation and suspension. All of the students had been enrolled during the spring 1971 semester.

No significant difference was found between the groups in the number of semesters enrolled. The delinquent students attempted more hours but had more incomplete and unreported grades so that they earned only slightly more hours than did the nondelinquent students. The groups did not differ in number of times on academic probation or suspension, but the delinquent students had lower GPA's than did the nondelinquent students. These results suggested that the delinquent students enrolled in more hours than they could manage to make up for low and nonreported grades and incompleted courses. An hours limitation policy for delinquency-prone students may be useful.

Crocker, Anna R. How Medical Students Finance Their Education. Bethesda, Maryland: Health Resources Administration (DHEW/PHS), 1974. This report provides information on patterns of expense of students in the health professions and on the sources from which income was obtained, including any indebtedness incurred to finance the students' education. Findings indicate the proportion of married students in each class varied from 35 percent for freshmen to 65 percent for seniors. Slightly more than one half of all medical students came from families whose total annual income before taxes was less than $15,000 in 1970. Marital status was the most important determinant in the amount of money needed by medical students for their annual expenses. Average annual expenses were $4,295 for single students, while expenses for married students averaged $6,919. Expenses for students in private medical schools were nearly $1,200 higher than expenses for students in public schools. Nineteen percent of medical students' total income was derived from their own earnings and savings and an equal proportion came from a variety of loan sources. Nearly 22,000 medical students reported loans totaling $41.8 million for their professional education. The proportion of medical students who worked varied from 26 percent for single students to 44 percent for married students with one child. Sixty-five percent of all medical students had debts, which averaged $4,289 in 1971. Statistical data and detailed findings are included in the report.

Curran, Donald J. "The Ohio Plan for Financing Higher

Education: Rationale for Higher Education at Public Expense." Intellect 101 (October 1972): 31-33. The Ohio plan, which would introduce the concept of deferred payment of tuition to the public colleges and universities, was unveiled by the Governor of Ohio in March, 1971. The size of the annual repayment to the state for its contribution to the students' education would depend on their incomes after finishing college, ranging from $50 a year on an income of $7,500 to $1,000 on an income of more than $100,000. Such a plan would slow the expansion in college attendance by doing away with all state support except in the form of interest-free loans. But the loans would enable students from poor families to go to college without being a financial burden on their parents. Furthermore, the low-income families would benefit from an end to state taxes for higher education which fall proportionately more heavily on them than on high-income families.

The plan follows the traditional stance of Ohio taxpayers and legislators, who feel that public spending is excessive rather than deficient, as well as the so-called taxpayers' revolt which led to the closing of many elementary and secondary schools in Ohio in 1970 and the refusal of new school levies in 1970 and 1971. Arguments based on group consumption do not show that public provision of higher education is more efficient than is private provision. The argument about indirect benefits is stronger for the earlier years of education than for the college years. The ability-to-pay principle is used since the generation receiving the benefit will pay on the basis of how much benefit each person has received. The trend toward giving more power to people over 18 could be continued by giving students power commensurate with the financial burden they will bear.

Dunn, Billy Ray. "Educational Borrowing Through Guaranteed Loan Programs: Perceptions of Ball State University Dropouts." Ed.D. dissertation, Ball State University, 1973. The purpose of the study was to determine the perceptions of Ball State University students who participated in the Guaranteed Student Loan Program and withdrew from school before completing a degree program. Specifically, the study was concerned with: (1) Determining the perceptions of identified students in areas of financial concern with regard to borrowing through the Guaranteed Loan Program; (2) determining the perceptions of the borrowers as related to selected personal areas with regard to borrowing through the loan program; (3) identifying the opinions of students regarding participation in the loan program as related to the appropriateness of the program, basis for eligibility, repayment plans, advice to prospective borrowers and the overall experience of borrowing through the Guaranteed Student Loan Program.

A review of literature pertaining to guaranteed loan programs was made and a questionnaire was sent to a random sample of 100 students who had participated in the Guaranteed Student Loan Program but withdrew from Ball State University before completing a degree. Seventy-one borrowers returned a completed questionnaire.

The analysis of data revealed that Ball State University students who borrowed through the Guaranteed Student Loan Program but left school prior to graduation were usually single at the time of borrowing but tended to marry at a later date, were not dependent on parents for financial support and came from homes of parents having a wide range of annual gross incomes. The identified dropouts were more likely to borrow through the loan program than obtain money for education expenses from any other source, did not use the money for purposes other than education and tended not to default on repayment to the lender of the loan or declare bankruptcy. The student borrower accepted full responsibility for repayment of the loan in a majority of the cases.

Ball State University dropouts did not perceive the influence of borrowing through the Guaranteed Student Loan Program as an inclination to be more susceptible to borrowing, interfering with the choice of a marriage partner or affecting decisions regarding size of family. The student borrowers perceived the loan program as a positive effect on the decision to attend college but not on the selection of Ball State University as the institution of higher education to attend.

The identified borrowers indicated the amount borrowed as being appropriate, the overall borrowing experience as satisfactory but believed the basis for repayment should have been a combination of the amount borrowed and the borrower's income after leaving college.

There was no significant relationship between the amount of money borrowed by the Ball State University dropouts and the use of the money for purposes other than education expenses, defaulting on repayment, necessity to borrow after leaving college due to the debt accrued by the loan, the influence of borrowing on the borrowers' ability to purchase certain consumer items, or the overall experience of borrowing through the Guaranteed Student Loan Program.

Ehrich, William Engle. "A Study of the Short Term Loan Program at Indiana University for the 1970-1971 Academic Year and Summer." Ed.D. dissertation, Indiana University, 1972. The purpose of this study was to examine Indiana University's short term loan program with regard to risk and borrowing patterns.

The short term loan application forms completed by students during the 1970-71 academic year and summer were examined and information on those forms was keypunched onto computer data cards. The cards were fed into a computer, using original programs and some of the programs that are a part of the Statistical Package for the Social Sciences, by Nie, Bent, and Hull. Of the information available, nine variables were isolated and used to make conclusions and recommendations.

Over one-half of the short term loans negotiated during the 1970-71 academic year and summer went to students who borrowed only once during the period in question. Single men borrowed most often. The modal reason for borrowing was for payment of rent. In contrast to a prior study done at Ohio University, grade point average was a factor in the area of risk and repayment time. Recommendations were made concerning counseling techniques and the actual operation of the short term loan program.

Examination of Financial Statements of Student Loan Insurance Fund Fiscal Year 1973. Washington, D.C.: Comptroller General of the U.S., 1974. This document examines the fiscal year 1973 financial statements of the Student Loan Insurance Fund, administered by the Office of Education, Department of Health, Education, and Welfare. Findings indicate: (1) The automated Guaranteed Student Loan System (GSLS) contains inaccurate data files and computer programs that do not process the data correctly. (2) OE estimates that future losses on loans insured or reinsured as of June 30, 1973, will amount to $302,627,000. Including these losses in the Statement of Financial Condition results in a deficit of $258 million instead of a surplus of approximately $44 million. (3) OE estimated the default rate to be 17.2 percent for loans insured since program inception and 10.1 percent for loans reinsured as of June 30, 1973. (4) Collection action is not started promptly or pursued adequately to either obtain payments or determine that the loan is uncollectible. (5) OE is authorized to charge an insurance premium rate of one-fourth of 1 percent on loans insured directly by the government. A comparison of premium income with recognized and anticipated losses indicates that a premium rate of 4 percent would be required to finance the insurance. (6) OE does not consolidate information on the GSLS program. However, such information is necessary to enable either the Congress or OE to evaluate the program's effectiveness in relation to its cost. Financial statements are included.

Fink, Jerome S. "College Degree = Good Job (Maybe)." NASPA Journal 11 (July 1973): 61-65. While one of the primary reasons students attend college is to ensure getting a better job, educators are not as quick to equate college education and greater earning potential. At present only the college degree that fits the needs of the labor market will be certain to help the graduate. Students will probably attend graduate and professional schools in increasing numbers because a baccalaureate does not appear to be enough in today's competitive market. The demand for teachers is expected to lessen, and the overabundance of college graduates is expected to continue through the 1970's, even if the economy expands rapidly once again.

With the ability to finance education by borrowing, students have taken on enormous debts under the assumption that a job will be available with the degree earned. Between 1967 and April, 1972, $4.6 billion was borrowed in 4.7 million loans under the Federal Guaranteed Student Loan Program. While medical and dental students can expect to pay off their debts within five years of entering practice, the same is probably not true of the liberal arts graduates. The U.S. Office of Education, together with the Department of Labor, should set up study commissions to see where the job opportunities will be. If employment prospects for college students are considered realistically, the chance of further disillusionment with higher education will lessen.

Gale, Barbara Ransel. "The National Defense Student Loan Program: Its History, Significance, and Problems." Ed.D. dissertation, The George Washington University, 1974. The purposes of the study were: (1) to record a history, both legislative and fiscal, of this significant Federal Program, (2) to determine its administrative structure within the Office of Education, and (3) to identify the problems which have beset it throughout the 15 years from its inception in 1958 through its demise in 1973.

The procedures utilized included a total review of the literature, most of which is non-investigative and restricted to the early Program years. There followed an extensive review of the records of Congress as the legislation emerged, the National Defense Education Act of 1958, the many amending legislative enactments, and the appropriate Congressional hearings. Personal interviews were conducted with anyone deemed to hold valuable insights regarding the Program, including Congressmen, Congressional staff members, the seven Program Directors, various regional personnel, and literally all persons who could be identified as having served on the Program staff.

The study presents: (1) a legislative history of the National Defense Education Act of 1958, (2) an analysis of the original legislation and amendments of the National Defense Student Loan Program (Title II), (3) a fiscal history of the Program, (4) a brief history of the administration of the Program, (5) an identification of the Program's problems, and (6) conclusions and recommendations.

1. The National Defense Student Loan Program is extremely complex, administratively and fiscally. The complexities derive from the original legislation and the forty-two significant amendments, and the existence of three separate appropriations.

2. Each of the Program Appropriations is failing in some degree to meet its original intent.

3. The fund is being depleted seriously by provisions of the legislation.

4. The institutional funding process, from the state allotment formula to the application procedures, is unduly complex.

5. The legislation is too permissive; many provisions should be mandated rather than allowed.

6. The delinquency problem is of undetermined magnitude.

7. Staffing, for the provision of technical assistance, monitoring, and administration, is a problem.

8. The Program should be continued despite efforts to the contrary.

9. There is a lack of meaningful program data, primarily fiscal, that should be readily available.

10. The Office of Education is subject to criticism for not having program fiscal data available since 1970.

There should be: (1) a reemphasis of "Level of Lending" in the allocation of funds; (2) a careful diagnosis of the Revolving Fund Concept and an emphasis upon "establishing loan funds"; (3) an extensive analysis of the uses and abuses of Section 207 Funds; (4) an appropriate study of cancellations, to the end that they be eliminated and/or Section 208 Funds be increased so that all cancellations are restored; (5) a search for Congressional remediation for all the debilatory effects on the Fund; (6) a streamlining of the total institutional application process; (7) more mandation and less permissiveness in programmatic functions; (8) a comprehensive study of delinquency with assistance from the banking community; (9) adequate staffing, both centrally and regionally, appropriate for the stewardship of a $3,000,000,000 Program; (10) adequate supportive staff provided to reconcile all records and accounts immediately; and (11) an immediate comprehensive contracted study of program policy directed to streamlining, simplifying, and improving the administration of the program both on the campus and in the Office of Education.

Hartline, Jessie C. "Student Financial Aid and the Role of Student Loans." College and University 47 (Winter 1972): 106-17. In order for a student to qualify for the Guaranteed Student Loan Program (GSLP), a college aid officer is required merely to state that a student is accepted or enrolled full or part time in good standing, to give the expected degree completion date, and to verify the estimated costs and budget presented by the student. Data collected from more than 25 per cent of the GSLP borrowers of a major commercial bank for the academic year 1966-67 indicated that 58 per cent of the student borrowers had family incomes of $7,500 to $15,000 and 54 per cent came from home-owning families. Thus, the loan program appears to be meeting the financial needs of middle-class families. More than half of the student borrowers were enrolled in private colleges in their home state, and almost 30 per cent were enrolled in out-of-state colleges. Such programs of student loans may be an answer to some of the financial problems of private education.

Student borrowers tend to use parental aid, part-time jobs, scholarships, and savings instead of borrowing to the maximum amount allowed. Financial aid officers need to reexamine priorities for awarding scholarships and grants to determine whether scholarships should consist primarily of large, realistic grants to economically disadvantaged, able students or whether the available money should be spread more widely and more thinly. Student loan programs can improve the student mix at a given college and provide a way for students, the primary beneficiaries of a college education, to contribute more toward the cost of their own education.

*Improvements Needed in Administration of the Guaranteed Student Loan Program*. Washington, D.C.: General Accounting Office, 1973. This report identifies improvements needed in administration of the guaranteed student loan program. Improvements needed are based on the fact that lenders are not informed when student borrowers drop out of school. Alternatives for providing lenders with timely information on enrollment terminations are indicated. Additional administrative problems discussed induce ineffective collection efforts, improper handling of collections on defaulted student loans, and errors in lenders' billing. Conclusions and recommendations are suggested. Appendices include statistical data.

Johnstone, D. B.; Wackman, D. B.; and Ward, S. "Student Attitudes Toward Income Contingent Loans." *The Journal of Student Financial Aid* 2 (March 1972): 11-27. In the spring of 1971, 507 graduate and 430 undergraduate students were surveyed at ten institutions: four predominately white public universities, four predominately white private universities, and two predominantly black institutions--Howard University and Clark College, Georgia. More than half of the students reported that they had borrowed money for college, including 43 per cent of the white undergraduates, 58 per cent of the white graduate students, and 61 per cent of the black students. One-third had borrowed in 1970-71 and nearly 40 per cent expected to borrow in 1971-72.

When asked to choose among three income-contingent loan options--a 30-year low subsidy plan, a 30-year low repayment rate plan, and a 20-year high subsidy plan--about half chose the low subsidy plan and fewer than 10 per cent chose the low repayment rate plan. Of those who expected to borrow, 37 per cent preferred their chosen income-contingent plan to a conventional loan, an equal proportion preferred it to part-time work, and only 23 per cent of the black undergraduate students preferred it to work. Contingent loans were more popular among those expecting to borrow small amounts than among those expecting to borrow large amounts. The students were more concerned with minimizing the total dollar repayments than with a low percentage of income payment, a low interest rate, or a short repayment period. While two-thirds of the students were generally favorable to the idea of contingent loans, the black students were less favorable than the white students were.

A survey of Stanford business, law, and medical students showed that those expecting lower future incomes were more likely to choose contingent loans over conventional loans although the preference for conventional loans with graduated installments was weak, reflecting a concern for the total dollar amount. A Portland State University survey showed strong support for contingent loans especially among those with low income expectations.

Nearly one-quarter of the Yale college student body signed up for the Yale contingent loan plan in 1971, including 35 per cent of the freshman men. Those signing up had favorable attitudes toward debt in general, and were influenced by their parents' attitudes and their own knowledge of the plan. Among the Yale students, future income expectations were not correlated with participation, although expectations for the entire college were low.

Johnstone, D. Bruce. "The Role of Income-Contingent Loans in Financing Higher Education." Educational Record 53 (Spring 1972): 161-68. Because the cost of higher education has gone beyond what governments and parents can or are willing to pay, part of the burden has been shifted to the future income of students as a way to avoid a loss of educational opportunity. At Yale and Duke Universities, students borrow with an obligation to pay a percentage of their future annual income. In this way, they know the annual repayment rate, the maximum period beyond which they are not liable to pay, and the upper limit on liability. High earners may thus finish paying before the maximum period is reached, but they will repay at more than cost, while lower earners may reach the maximum period with a substantial part of their debt being cancelled. A high repayment rate, particularly with a long period of repayment, would result in relatively few borrowers who paid more or less than their original loan, and the amounts above or below that loan would be small. A low repayment rate, particularly with a short repayment period, would redistribute income among borrowers. Yet, perhaps low income borrowers should be subsidized not solely by other borrowers with higher incomes, but primarily by society in general through a more progressive income tax. While income-contingency loans probably have a potential role in financing higher education, conventional loans could be made more flexible by requiring increased payments over longer periods and by providing a degree of low income protection. At present, the private market and governments are not willing to provide capital to colleges in return for income-contingent loan notes. Yale and Duke provide their own capital for their loan programs.

Mathews, John. "The States Move in on Student Aid." Compact 8 (May/June 1974): 23-26. The requirement of a needs test in the Education Amendments of 1972 and the increasing reluctance of banks to make low interest student loans produced a loan crisis for middle-income students in 1973. In response, Congress reverted to the pre-1972 loan requirements for students with family incomes below $15,000, but increased the loan limit to $2,000. This provision is clearly a stopgap measure and another change is expected. The GI Bill provides more than $2 billion in annual aid, social security death benefits $700 million, guaranteed student loans $400 million, national defense student loans $293 million, basic grants $122 million, supplementary grants $210 million, and work-study $270 million.

These figures compare with the $375 million appropriated for scholarships in 1973-74 by 28 states. Millions more are provided through tuition reduction programs. About one-half of the federal loan program is administered and guaranteed by state loan agencies, the federal government making up 80 per cent of the defaults to the states. The state programs tend to benefit middle-income students more than do the federal programs. A section in the 1972 Education Amendments giving the states matching federal dollars for increasing their low-income student programs may cause even greater expansion. Most of the states provide student rather than institution aid, and 35 states provide student aid that can be used at private institutions. Eighteen states provide direct aid to private institutions and 19 provide aid for medical, dental, or nursing programs. The debate on who should benefit from the various types of assistance continues, however, with Congress favoring aid to both lower- and middle-income students.

Mayes, Cannon R. "Revamp the Guaranteed Loan Program--

and Unlock the Bank Vault." Journal of Student Financial Aid 3 (November 1973): 10-19. The Federal Guaranteed/Insured Loan Program has given six million loans at an expenditure of more than six billion dollars to needy students in its eight years of existence. Although a remarkable achievement, the number of rejected applications for aid from students is alarming and the goal of delivering loans to all eligible applicants can never be achieved unless drastic program changes are made. Vanderbilt University has demonstrated that all eligible students can receive loans if not from the banks, from the university. Because other universities either cannot or will not become lenders, however, additional funds for government-insured loans must be made available. The Student Loan Marketing Association, initiated for the 1973-74 academic year, should provide substantial relief, but will bring additional demands upon the staffs of lenders and corresponding costs. Understandably, banks must set limits on investments that produce little or no profit and for this reason grant only a fraction of student requests.

Seven changes can be made to improve the profits of lenders: removal of the Federal subsidy of interest which will eliminate many administrative problems and reduce costs; immediate discounting of interest on loans, thereby realizing immediate investment returns; establishment of a federal clearing house to screen borrowers who shift from one lender to another and assure all parties that interest will be paid; increasing the range of special allowances for lenders from 0-3 per cent to 1-4 per cent; governmental contracting with giant banks and insurance companies to make loans to rejected applicants at a reasonable fee; expansion of the present definition of "cost of education" to include interest on loans; and establishment of a loan ceiling of $2,500 net.

Mosley, John Harmon. "A Study of the Guaranteed Student Loan Program at Auburn University." Ed.D. dissertation, Auburn University, 1974. The primary focus of this study was to develop data and information on the Guaranteed Student Loan. Sub-purposes of the study included: (1) to determine the availability of Guaranteed Student Loans in Alabama; (2) to ascertain if middle-income families are being served as intended by the 1965 Higher Education Act; and (3) to trace the history and development of the Guaranteed Student Loan in Alabama. It was assumed that the administration of the loan program at Auburn University was indicative of all postsecondary institutions in Alabama.

From the review of literature and interviews with participants, three questionnaires were developed. Each was designed to gather information deemed essential to provide a comprehensive picture of student, lender, and school.

The findings of the study reveal wide variances between lending institutions concerning policies and guidelines. A relationship between a student's place of residence and whether or not he can obtain a Guaranteed Student Loan was found. Many students live in communities that do not have participating lenders.

Since this was the first study conducted in Alabama concerning the Guaranteed Student Loan, further research was identified. The study concluded with the following recommendations:

1. The development of a comprehensive list of available lenders.

2. The development of a need analysis system which recognizes middle-income values, indebtedness, and other factors not consistent with low-income need analyses.

3. Closer liaison between lenders, schools, and the Office of Education.

4. Considerations for future legislation: a. An involvement of the Internal Revenue Service for collection of defaults. b. A "20/20" proposal, in lieu of the "15/20" concept, due to rising educational costs and expenses of postsecondary training. c. An increase of the "incentive interest rate," from three per cent to five per cent (total 12 percent). d. A one per cent administrative fee for the school aid office to offset expenses incurred for handling the paperwork.

O'Leary, James J. "The Financial Community as a Source of Student Loan Funds." Paper read at Association of American Colleges, St. Louis, January 1974. Until the Student Loan Marketing Association (SLMA) began to function in February 1973, the private lending institutions making guaranteed student loans experienced difficulties with these loans because their average maturity is surprisingly long, they are illiquid, the costs of servicing them are high, and when Federal Reserve authorities curtail credit, banks prefer to make short-term business loans. SLMA promises to solve many of these problems by serving as a secondary market for these loans. It will make financing much more reliable and less unstable, thus greatly broadening the sources from which student loans funds are available. Still to be solved, however, are the questions of whether eligibility for such loans is broad enough to meet student needs, and how to prevent the present excessive rate of defaults on student loans.

Pattillo, L. B., Jr., and Wiant, H. V., Jr. "Which Students Do Not Repay College Loans?" The Journal of Student Financial Aid 2 (May 1972): 32-35. A study was made of 256 delinquent and 152 nondelinquent Texas Opportunity Plan Loan Program recipients who were single, four-year college students who had received their loans in 1966-67. Phi and point-biserial correlations were made for each of 44 variables.

Demographic background data and sex were not correlated with delinquency. The students who were seniors when they applied for the loan tended to have more delinquencies than average, while those who were sophomores had fewer than average. The students who graduated and the younger loan applicants were more likely than other students to repay their loans. The students with cars and higher estimated summer incomes had fewer delinquencies than did those without cars or with lower incomes. Loan delinquency was more common as the number of dependent brothers and recipients' families increased, but was not related to whether the parents were living and working or to the number of dependent sisters. The students from families with savings and checking accounts, more cars, life insurance, more real estate, and higher family income had relatively few delinquencies, but mortgages owed, homestead value, rent-free housing, and the value of savings and checking accounts were not related to loan delinquency.

Pay-As-You-Earn: Summary Report and Recommendations. Ford Foundation Studies in Income Contingent Loans for Higher Education. New York: Ford Foundation, 1972. The summary report and recommendations of the Ford Foundation studies in income contingent loans for higher education are presented. Recommendations regarding the pay-as-you-earn concept concern the role of credit in financing higher education; the search for more manageable debt; capitalizing a loan plan; institutional loan plans; short-term recommendations; and a national policy for student loans; long-term recommendations. A 26-item bibliography is included.

Sloan Study Consortium. Paying for College: Financing

Education at Nine Private Institutions. Hanover, New Hampshire: University Press of New England, 1974. This volume reports a study of the financing of undergraduate education at nine institutions: Amherst, Brown, Dartmouth, Harvard, Massachusetts Institute of Technology, Mount Holyoke, Princeton, Wellesley, and Wesleyan. The study traces emerging financial stresses and the search for solutions, concentrating on the increase in loans as a source of student financing. Proposals are made for changes in the Guaranteed Student Loan Program and the National Direct Student Loan Program, and for supplemental loan programs. Four appendices are included charting the changes in the applicant pool for the Sloan Study institutions, giving financial aid data for the Sloan Study institutions, outlining various student loan programs, and presenting a memorandum regarding the formation and operation of a consortium on financing higher education.

Sadler, William Thelwin. "Relationship of Certain Background Factors of Recipients of University Loans at Florida State University to Payment or Non-Payment of the Loans." Ph.D. dissertation, The Florida State University, 1971. The purpose of this study was to ascertain whether there was a significant difference between the delinquent and non-delinquent borrowers of university loan funds at The Florida State University, and whether the delinquent students differed significantly by periods (months) of delinquency.

An examination of the records of the Business Office of the University indicated that there were 110 students who had been delinquent for a period of 18 to 284 months. This number represented the total number of delinquents during this time span as no loan obligations had ever been written off or cancelled.

A stratified sample of students was selected to correspond by year, month, and week to the individual delinquents. None of these 110 non-delinquent students had ever been in arrears, and none had ever received an extension on their loans. Information on eighteen background factors was collected on the 220 students who comprised the study and control groups. Chi-square contingency tables were then computed and tested for significance at the .05 level or better.

When the delinquent and non-delinquent borrowers were compared on the basis of the background factors, a statistically significant difference was found between the two groups on the following characteristics: mother's education, classification at the time of borrowing, academic average, amount borrowed, and terminal status (whether the student graduated or withdrew).

Based on the findings of this study, the best student risk for a loan in terms of not becoming delinquent in payment would be the one classified as a senior or graduate student with a grade point average of 2.0 or better; who has borrowed $50 or less; who will eventually graduate; and whose mother attended college.

An analysis of the delinquent group by periods (months) of delinquency showed statistically significant differences on the following variables: mother's occupation, marital status, native or transfer, classification at the time of borrowing, major school, number of loans, amount borrowed, and terminal status (whether the student graduated or withdrew).

Once students become delinquent they are unlikely to remain so if they have mothers who are employed, are married, transfer students, classified as seniors or graduates majoring in music, have four or more loans totalling $101-200, and will eventually graduate.

No significant difference was shown between the delinquent and non-delinquent or the delinquents by periods of delinquency on the following characteristics: age, entrance test scores, father's occupation, father's education, sex, church membership, religious preference, or geographic origin.

The author suggested that a thorough study of repayment characteristics of NDEA loan recipients be conducted by the Federal government and that research and self-evaluation of all aid programs at each institution offering any type of loans be conducted to attempt to determine whether or not the reasons for delinquency arose from poor institutional administration, certain background factors of the student borrowers, a combination of the two, or other factors.

Waters, Richard L. Implications of Student Independence on Student Financial Aid Administration. New York: College Entrance Examination Board, 1974. The financial and societal effect of "instant emancipation" of students at age 18, accompanied by the elimination of parental contributions, raises serious funding problems not only for institutions but for the students who must repay loans at high interest rates. Many self-supporting students are hampered in their efforts to receive assistance. Colleges and universities need to develop an equitable method of assessing needs and an equitable means of allocating financial assistance.

Wedemeyer, Richard H. "A Review of the Literature and Research: Guaranteed Student Loan Program." The Journal of Student Financial Aid 2 (November 1972): 32-38. This review starts with the research done prior to the 1965 Higher Education Act on the expenses borne by parents and on the great numbers of nongovernmental, educational finance programs available. The first research done on the results of the Act was a 1966 Special Subcommittee on Education study, which found problems in program information distribution and distrust on the part of the lending community. A study by Kirkpatrick in 1968 for the College Board suggested a strengthening of state guarantee agencies, an increase in the maximum loan, a shortened grace period, and financial need as a requirement for aid. In 1968, Allen Marshall, president of the United Student Aid Fund, noted that while the guaranteed student loan program was used by lower-class as well as middle-class students, the paper work required was a major deterrant to wider participation by lenders. A study by Cox and Van Dusen indicated that borrowing did not adversely affect women students, although Freeman noted the negative dowry problem. The National Defense Borrowers Study by Tombaugh, which was outlined in the Congressional hearings for the Higher Education Amendments of 1971, indicated that students had positive attitudes toward borrowing for their education. A study of Bergen, Bergen, and Miller in 1972 indicated that grades were good predictors of loan repayments. Pickering in 1971 showed that many students did not feel obligated to repay their loans, while Johnstone in 1972 proposed changing the guaranteed loan program to an income-contingent loan program to lessen defaults.

Wedemeyer, Richard Herman. "The Identification of Potential Defaults and the Development of a Program to Assist Them in the Illinois Guaranteed Student Loan Program." Ph.D. dissertation, Northwestern University, 1974. In order to determine a method to stem the tide of rising defaults, the following questions were studied using data from the Illinois Guaranteed Student Loan Program (IGLP): (1) what are the significant predictors of defaults when using the multiple discriminant analysis in comparing defaults to those borrowers who repaid?, and (2) according to surveyed defaulted borrowers, what are the major elements of a program which might effectively assist identified potential defaults in meeting their student loan obligations?

The population selected included all defaults (3,988) and repays (19,290) in IGLP as of June 30, 1973. However, defaults guaranteed before 1969 were excluded because of early program instability and those at a Chicago vocational school were eliminated because of a most atypical default rate. Since it was preferable to have equal groups when using the multiple discriminant analysis, the repays of 1969-1972 were randomly selected and matched in number to the defaults. Consequently, the final sample included 1,280 defaults and 1,280 repays.

The variables selected were limited to those on the IGLP application. They were: (1) marital status, (2) race, (3) zip code, (4) year of birth, (5) sex, (6) dependent code, (7) term of loan, (8) expenses, (9) financial aid, (10) class, (11) amount borrowed, (12) other agencies, (13) grade point average, (14) subsidy code, (15) adjusted family income, and (16) school type.

Although race and sex were both significant predictors, they were eliminated because the Civil Rights Act prohibits their use in discrimination. Of the remaining variables, the following were significant predictors: (1) adjusted family income, (2) dependent code, (3) amount borrowed, (4) subsidy code, and (5) term of loan. The discriminant function was obtained from the combined years of 1969-1971 and then applied to the 1972 sample for cross validation. This produced an effective probability of correct classification of 74.2 per cent.

The assistance program was developed by using a questionnaire which was constructed with the aid of the IGLP staff, five interviews, and a pilot study. The questionnaire was administered to a random sample of 100 defaults and 60 responded. Respondents and non-respondents were compared on 10 profile variables. The respondents were not significantly different from the non-respondents.

The following is a summary of the more noteworthy responses to the questionnaire: (1) 70 per cent indicated that the only repayment responsibility they remembered was that repayment should be begun 9 months after schooling, (2) 46 per cent stated that they had moved more than 4-6 times since schooling, (3) 78 per cent indicated that lenders offered neither a hardship deferment nor a lower monthly payment, (4) 54 per cent described their communication with their lenders as poor, and (5) 87 per cent stated that if they would have been assigned to a loan counselor at IGLP, they would have contacted the counselor about other alternatives to defaulting.

The responses were tested to determine the need for a differentiated assistance program on the basis of either race or sex. None of the differences were significant. A guidance program via the mail was developed as a means to encourage the identified potential default to contact IGLP if the problem was not solved after talking with the lender. The student would be assigned to an IGLP loan counselor and the letters would contain information about repayment responsibilities and alternatives to defaulting. The letters would be sent certified mail so that they could also serve as a skip tracing mechanism.

If the effective probability of correctly classifying defaults was 74.2 per cent and if 60 per cent of the identified students actually contacted IGLP, for the expense of approximately $14,000 per year (including personnel), the agency could save taxpayers about $1.3 million per year. This would mean a 33.4 per cent reduction in IGLP defaults each year.

Whyte, Herbert E. "The Year of the FISL." The Journal of Student Financial Aid 3 (June 1973): 12-18. In the past, Federal Insured Student Loans (FISL's) could be arranged with relative simplicity. These loans were designed for students with lesser financial need than those receiving assistance from EOG, NDSL, and CWS programs. With the anticipated demise of these programs and uncertainty of benefits from Basic Opportunity Grants, however, FISL is the only source of federal funds upon which students and financial aid officers can place any degree of reliance.

The San Diego Association of Student Aid Administrators conducted a survey of 30 lending institutions (14 banks, 12 savings and loan associations, and 4 credit unions) to clarify the specific lending requirements of each institution in order to direct and assist student applicants.

The results showed that FISL's will not adequately replace National Direct Student Loans in 1973-74 nor ever unless lending institutions modify some of their restrictive policies. Loans will be denied to many freshmen as well as to graduate students over the age of 26 who are not enrolling in professional programs. Funds will also be denied to some community college students and to most of the students wishing to accelerate their education by attending all four quarters of the academic year.

General suggestions are listed for financial aid counselors to assist students in acquiring aid through the FISL program.

# CHAPTER V

## PUBLICATIONS RELATED TO COOPERATIVE EDUCATION

*A Casebook of Supervisory Experience: Position Development and Scheduling*. Berea, Kentucky: Berea College, 1974. The material used in preparation of this booklet was obtained through a series of interviews with labor superintendents and labor supervisors at Berea College. It concerns the selection of work-study students for various university departments. The physical plant director discusses the process of selecting and training physical plant students workers and describes the development of the assistant housekeeper's position. Then follows a section concerning the selection, training, and scheduling of food service student workers. The final section covers the selection, training, scheduling, and supervision of student audiovisual workers.

Barbeau, Joseph Ernest. "The Historical Development of Cooperative Education in American Higher Education." Ed.D. dissertation, Boston University School of Education, 1973. This study sought to provide the perspective of history for the future development of cooperative education and to describe in detail the philosophical basis upon which cooperative education was established. The central hypothesis was that cooperative education was based upon a sound educational philosophy, and that this philosophy has persisted since the beginning of the movement and was still valid in 1971.

The development of the cooperative plan was traced from its beginning at the University of Cincinnati in 1906 to its status in 1971 when these programs were in operation at some 220 colleges and in the planning stages at some seventy others.

Believing that the rationale for any innovation is most clearly presented at the time of the idea's inception, the investigator began this study with an examination of how the cooperative plan evolved in the mind of its originator, the late Herman Schneider of Cincinnati. The study showed rather emphatically that cooperative education was a uniquely American concept and that it filled a definite need for a more practical form of higher education.

To achieve some order in the presentation of this historical investigation, the author examined five rather clearly defined periods of growth: (1) the early establishment of cooperative education in the seven colleges prior to the First World War, (2) the growth and diversification between World War I and the Depression, (3) the difficult test of the Great Depression and World War II, (4) the expansion after World War II and the organization of cooperative education, and (5) the unprecedented growth in the last decade prior to 1972.

Throughout this dissertation care was taken to relate the development of cooperative education to the demands of the times in which this development took place. The institutions and personalities involved were described in detail to add a sense of reality and timeliness to the study. Finally the philosophy of cooperative education, its advantages, and the essential ingredients of a successful cooperative program were presented so that future development could be guided by what others had done before.

Recommendations for the future were included with an examination of the statistics of this growth and their implications for further development. The appendices contain charts and maps which illustrate the development of cooperative education at some 300 colleges in the United States and the bibliography contains over 200 entries.

Brightman, Richard Wharry. "Effect of Cooperative Work Experience Program on Attitudes of Community College Students." Ph.D. dissertation, University of California, Los Angeles, 1973. This project compared attitudes and changes in attitudes between a group of eighty-seven cooperative education students and 209 control group students enrolled in a required psychology course. The project also compared persistence rates and grade performance between the two groups. All students were less than thirty years of age, had completed less than thirty units of college work, and were enrolled at the Coast Community College District in at least six units of work for the semester during which their attitude changes were measured.

Attitudes toward education in general, and toward their college course specifically, were measured for the students at the beginning and at the end of the fall semester, 1972-73 using the Rundquist and Sletto Education Scale and the Hand Scale to Study Attitudes Toward College Courses. In addition, personal data were gathered. Questions evaluating the cooperative education program were answered by coop students at the end of the semester.

In summary, the findings were as follows:

1. More cooperative education students changed attitudes positively toward education and toward their course in particular than did the control group.

2. After a semester's experience the cooperative education students showed a more positive attitude toward education and their course than did the control group. The magnitude of the differences, however, were not great for attitudes toward education and no meaningful for attitude toward the course specifically.

3. Cooperative education students persisted longer only in the sense of maintaining a work load more nearly equal to that of the previous semester if they reenrolled. Other measures of persistence were not significantly different between the groups.

4. Cooperative education students attempted more units per semester and earned more grade points than did the control group students. They also completed successfully a larger proportion of the work they attempted.

5. Cooperative education students identified income earned and on-the-job experiences from a part-time job as most meaningful features of the cooperative education program. Evaluation by instructors and by on-the-job supervisors was rated low, as were college courses taken in addition to the program.

6. The on-the-job component by itself or combined with classroom work was evaluated by the cooperative education students as more valuable to them in terms of developing skills, improving work habits, preparing for advancement, and settling career plans than academic components of the program alone.

In conclusion cooperative education students change their attitude toward education as a result of their pragmatic view of the program in terms of its providing funds rather than as a result of the activities of the program themselves.

Clements, Clyde Clifford, Jr. "A Critical Analysis of EPDA Fellowship Programs in the Training of Junior College Personnel." Ph.D. dissertation, The University of Texas at Austin, 1973. A study was undertaken to evaluate junior college training programs in terms of the purposes of the Education Professions Development Act, passed in 1967, that is whether the federally supported training programs were filling the critical need for trained personnel and improved teaching in the junior college. The study had the following purposes: (1) to identify the motivating factors for graduate study; (2) to assess the EPDA program in terms of the pre-set goals for graduate study of the student; (3) to assess the EPDA program in terms of conceptual awareness called for by the National Advisory Committee of the EPDA; (4) to evaluate the trainee's job performance in terms of self-assessment and in terms of employee satisfaction; (5) to investigate relationships among variables of sex and race to pre-set goal satisfaction; (6) to investigate relationships among variables of sex and race to job performance by means of self-assessment and employee satisfaction; (7) to estimate the impact of the EPDA-supported training programs in terms of manpower. A 50% national sample survey of EPDA V-E Fellowship holders in 1969-70, 70-71, junior college training programs only, was taken. Forty-one Program directors (89%), 170 Fellows (57%), and 89 supervisors (52%) completed their instruments in the ten week period. Program components ranged from 90% for mastery of subject matter to 53% for junior college vocation. Internships were held by 82% of the Fellows. Categorical information included 76% finished their degree work; only 3% had quit working on the degree. Seventy percent had recommended their program to another candidate. But five percent were unemployed, and only 52% held a junior college position. The major factor in choice of a graduate school was availability of an EPDA fellowship or other aid (79%). Trainees were "generally satisfied" with present goal satisfaction and felt the program had the proper balance between academic and vocational. The internship received the highest rating of any program component. Conceptual awareness of Fellows and supervisors reached close agreement on open door policy, community services, and the comprehensive curriculum. Understanding of the background and ability of junior college students was a weakness. On 1-4 skills assessment Fellows were rated by supervisors as teachers--2.93, counselors--2.83, and administrators--3.01. Ratings fell in the "superior" range and were slightly higher than self-ratings. There was no significant relationship found when sex and race were used as predictors of goal achievement. The distribution by sex of Fellows was even (52% male; 48% female) and no statistical subgrouping by sex was necessary. Racial minorities (10%) and other ethnics (11%) were not represented sufficiently to justify separate skills assessment. In the two years surveyed, an estimated 312 trained personnel were placed in junior colleges from EPDA programs.

Cross, K. Patricia. "The Integration of Learning and Earning: Cooperative Education and Nontraditional Study." ERIC/Higher Education Research Report No. 4, 1973. Cooperative education integrates classroom study and practical work experience in such a way that students are no longer isolated from the larger community. More than 350 institutions presently offer some form of cooperative education, with 200 more programs being planned. Eighty per cent of the colleges with such programs endorse a primary goal of career development. More than 60 per cent of the colleges have centralized offices for such programs, although the junior colleges are more likely than the senior colleges to have decentralized arrangements. The senior colleges tend to select the students for participation, while at the junior colleges classes are more freely elective. By 1972, 40 per cent of the senior colleges and nearly 70 per cent of the junior colleges offered nonadditive credit for cooperative work experience.

The suggested advantages of cooperative education to the students are increased meaning for academic study, the possibility of career exploration, personal growth, financial aid, and a headstart on the career ladder. The suggested advantages to the colleges are the possibility of offering an enriched program of education, faculty awareness of new developments in their field, improved community relations, and the more efficient use of college facilities. The suggested advantages to employers from their participation are recruitment of future workers, a desirable impact on their coworkers by the students, and better college-community relations. Not all of the relatively few studies in this field, however, support such claims.

Nontraditional education, in which adults return to formal education while continuing to work, is also growing rapidly. Like cooperative education, nontraditional education is generally career-oriented. The most common model is the administrative-facilitation model, whereby part-time learners are aided to meet regular degree requirements. The examination and validation models offer adults a chance to prove that they have met the degree requirements by nontraditional means. The modes of learning model is concerned with meeting the special needs of learning adults and goes beyond the credit issue and conventional curriculum. While the need for extending education is clear, problems have yet to be overcome such as academic shoddiness, the unrecognized difficulty of independent study, fiscal naivete, and overemphasis on technological hardware without the understanding needed to use it.

Fuller, Robert. Cooperative Field Education Program (First Annual Report, FY July 1, 1971-June 30, 1972). Vermillion, South Dakota: South Dakota University, 1972. The University of South Dakota Cooperative Field Education Program (CFEP) serves to supplement existing classroom study with related, credited field experience. The field experience is to: (1) give the student an opportunity to apply academic study to actual work experience; (2) open up new areas of interest, study and employment for the student; (3) make the student more attractive, because of his field experience, to a potential employer; and (4) provide potential employers with an opportunity to recognize the worth and value of the individual student and others like him. This document presents a report of the first year of the CFEP and offers recommendations for its future.

Goetz, C. J.; Tucker, J. F.; and Weber, W. E. "Student Incentive Payments and Academic Achievement: An Empirical Test." Social Science Quarterly 54 (June 1973): 159-67. In a study designed to determine the efficacy of monetary payments as incentives to freshmen to surpass their "normal" academic performance two separate experiments involving more than 230 freshmen were conducted at Virginia Polytechnic Institute and State University during the winter and second summer sessions in 1971. Of the winter sample, 47 received no pay, 50 received $10 per credit for a one letter-grade improvement over their predicted level, and 48 received double that amount. Each group was stratified on the basis of sex, race, and curriculum. Chi square contingency tables were used to test the "success" rate in both paid groups against that of the control group. The incentive payments showed no discernable effect on the total group. Among the women, however, the number who exceeded their predicted grade was significantly greater in the paid groups than in the control group. No evidence of black-white behavioral differences were found.

Because the effect of incentive payments had been demonstrated with women, they were eliminated from the summer sample and the incentive rate was raised to $40. Forty-one students were paid at this rate and 42 were unpaid. Slightly more paid than unpaid students exceeded predictions. Forty per cent of the summer session sample, but only 5 per cent of the winter sample, were members of the Cooperative Program (Coop) who are allowed to mix schooling with periodic quarters of work. Coop students displayed substantially less sensitivity to incentive payments than did the non-Coops. The results showed that the men in arts and sciences responded to the incentives less than did the engineering students.

During the Spring quarter, a follow-up study of the grades of the students in the winter experiment was conducted to test for any lingering effect of the incentive payments, but no detectable effect was found.

Hayes, Glenn Eugene. "Work Experience Education Programs in California: Status and Appraisal." Ed.D. dissertation, University of California, Los Angeles, 1971. The purpose of this investigation was to (1) determine the current status of work experience education programs in California schools, and (2) assess program effectiveness within the parameters, of a descriptive study. An analysis of the operational characteristics of the programs was needed to provide interested educators with research based information that may be used to improve current programs and foster improvement of ongoing programs.

The objectives proposed included the analysis and assessment of program characteristics pertaining to where the various type of programs were located, duties and qualifications of the personnel who coordinated work experience programs, characteristics of work stations, advisory committee features, the degree to which objectives of work experience education were being reached, and difficulties that were being experienced in operating work experience programs.

The impetus for this investigation was provided by an extensive review of the literature, covering characteristics of work experience education in California schools, discussions with colleagues who were familiar with the operation of the programs and related research on the subject.

Use of a survey instrument constituted the basic method of gathering data. The procedure used in the study included a review of the literature; development of an original survey instrument which would elicit responses from principals in high schools and continuation schools, and deans of instruction at junior colleges;

and an analysis of data derived from the responses to the questionnaire.

The questionnaire was completed by a total of 464 respondents from high schools, or 64 per cent; by 130 respondents from continuation schools, or 60 per cent; and 65 respondents from the junior colleges, or 71 per cent. The data from the returned questionnaires were transferred to key punch cards and programmed for computer application.

The general conclusions and recommendations are the result of the analysis of the responses from administrators in the various schools. Among the major findings were:

1. On the whole, the objectives of work experience education were found as being met.

2. There were approximately two times as many of the schools which had work experience programs in urban communities as there were in rural communities.

3. A much higher percentage of work experience programs was found in office occupations, distributive education and industrial-trade occupations than there was found in health occupations, home economics, technical education and agricultural occupations.

4. Among the difficulties found in the operation of work experience programs which were common to high schools, continuation schools and junior colleges alike were insufficient funding and lack of suitable work stations.

Huber, Paul Martin. "Critical Requirements for the Coordinator in College Cooperative Education Programs: A Synthesis of the Perceptions of Coordinators in Higher Education and Industry." Ed.D. dissertation, Wayne State University, 1971. This study determined certain critical requirements exhibited in successful performance by college coordinators in comparative education as perceived by themselves and their counterparts in industry, industrial coordinators. An adaption of the critical incident research technique was used to collect and analyse the observations.

Critical incidents concerning college coordinators were reported by eighty college coordinators and eighty-four industrial coordinators from fifty-three schools and eighty industries which had cooperative education programs established prior to 1963. A total of 159 usable critical incidents were reported containing 345 behaviors: 197 from college coordinators, and 148 from industrial coordinators.

Behaviors reported by college coordinators were classified into four categories of college coordinator responsibilities: (I) Administration and Supervision of the Program; (II) Coordination; (III) Personal and Professional Relationships; (IV) Guidance and Counseling. The categories for behaviors reported by the industrial coordinators were the same.

Behaviors in each category were examined for similarity, similars were grouped, and summary statements, called critical requirements, written to reflect the behaviors comprising each group. Each category of requirements was subsequently divided into smaller groupings containing similar requirements, and headings written for each sub-category.

The two lists of critical requirements were synthesized in a list containing sixty-five critical requirements under the following categories and sub-categories:

Category I. Administration and Supervision of the Program: A. Provides Administrative Leadership. B. Works Toward Continuous Development and Improvement of the Program. C. Judiciously Places Students in Training Assignments. D. Endeavors to Maintain Student Job Continuity. E. Maintains Control of the Program.

Category II. Coordination: A. Maintains Efficiency of the Program Through the Industrial Coordinator. B. Establishes Communication Within the Company Structure. C. Makes Particular Effort to Solve Special Problems. D. Keeps School Administration Current On Program.

Category III. Personal and Professional Relationships: A. Relations with Faculty and Administration. B. Relations with Students. C. Relations with Employers D. Relations with Parents. E. Personal Characteristics.

Category IV. Guidance and Counseling: A. Establishes Rapport with Students. B. Works Toward Student Recognition of Problems. C. Strives for Improvement of Student Performance on the Job. D. Assists Students in Clarifying Career Plans. E. Refers Students with Special Problems to Professional Counselors.

The chi-square statistical technique was used to determine significant relationships between the proportion of effective and ineffective behaviors reported and the observer groups; and whether the age, experience in cooperative education, number of students supervised, or adequacy of training of the observers had any significance in the proportions of effective and ineffective behaviors reported. Null hypotheses were accepted or rejected at the .01 level of significance.

Significant differences were found in the proportions of behaviors reported by the observer groups. Industrial coordinators placed more emphasis on administrative and supervisory aspects of the college coordinator's responsibilities, whereas college coordinators emphasised activities concerned with personal and professional relationships, and guidance and counseling. Industrial coordinators viewed the performance of the college coordinator as less effective than did college coordinators. The same view was held when comparing coordinator groups of similar age, training, and experience in cooperative education.

Both groups of coordinators viewed the performance of the college coordinator in guidance and counseling as very effective.

The college coordinator was highly student oriented in terms of the bent of his behaviors and activities.

Consideration should be given to using the critical requirements in establishing college coordinator job descriptions, evaluating college coordinators and cooperative education programs, and planning and effective training and work shops for college coordinators. The critical requirements should be used as a point of departure for additional studies to correlate the performance of identified college coordinators with certain personal and professional characteristics.

Huber, Virginia R. "University Year for Action." College Management 7 (April 1972): 20-22. University Year for Action (UYA), a federally sponsored program at U.S. colleges and universities of all types and locations, has sent students into the community for a few months or an entire academic year to work 40 hours per week with social service and related organizations in order to study poverty and corollary problems firsthand. The students received up to one year of academic credit from their academic institution, and a poverty level salary from the federal government. Problems with the program were mostly administrative and included too short an initiation period for the program, too much paper work for the colleges involved, general confusion in the implementation of the program, and difficulties adapting academic programs and credits to community field experience. Problems for the students who participated included low salaries while tuition still had to be paid to their college or university, and the inability to transfer credits earned in this program.

Hutkin, Ronald M. "The Community College Cooperative Internship Program: An Evaluation of the Internship Core Activities." Ph.D. dissertation, Southern Illinois University, 1971. The Community College Cooperative Internship Program (formerly entitled, Ford Occupational Instructor Project) is a shared project of the Junior College District of St. Louis-St. Louis County, Missouri, and Southern Illinois University, designed for the preparation of teachers for two-year post-secondary occupational programs.

Interns spent one semester at one of the three campuses of the Junior College District (i.e., JCD) and participated in teaching and non-teaching activity groups which included: Forty Per Cent Teaching Assignment, Supervision, Class and Teacher Visitations, Student Personnel Services, Organizational Orientation, Special Projects, Related Courses, Weekly Seminars, and Evaluation by various JCD personnel. These experiences were known as the "internship core activities".

The purpose of this study was to evaluate the internship core activities in order to answer two questions:

1. To what extent were the internship core activities effective in helping interns develop a better understanding and appreciation of occupational programs?

2. To what extent were the internship core activities effective in preparing interns to teach in post-secondary occupational curricula?

To answer these research questions, a questionnaire was developed which contained six background information questions, 118 closed-choice items, and four open-end questions. The 188 closed-choice items defined the specific activities included in the internship core activities. Respondents were asked to rate each activity as an effective, neutral, or ineffective element in the internship core activities.

Questionnaires were sent to fifty-six "graduate interns" who were SIU Master's students, forty-three "pre-service interns" who were recruited primarily from business and industry, and seventy-three JCD "supervising teachers". Usable returns received from the three groups of respondents were 95 per cent, 95 per cent, and 89 per cent, respectively. These individuals participated in the Community College Cooperative Internship Program (i.e., CCCIP) during any one of the seven semesters from Spring, 1967, to Spring, 1970. Questionnaire data were treated in tabular and descriptive form by using ordinal measurement techniques, then conclusions were formulated as follows.

1. The non-teaching internship core activities were highly effective in helping graduate and pre-service interns develop a better understanding and appreciation of occupational programs.

2. The teaching internship core activities were highly effective in preparing graduate and pre-service interns to teach in post-secondary occupational curricula. These activities were slightly more effective than the non-teaching activities.

3. Faculty members who were knowledgeable about the CCCIP were an asset to it in recruiting intern candidates.

4. The interview procedure used in selecting interns was highly satisfactory.

5. The remuneration that interns received during their semester of participation in the CCCIP was a necessary source of financial aid.

6. The institution providing the internship experience is in a favorable position to observe interns on the job and to offer employment to those it finds particularly attractive.

7. Interns who participated in the CCCIP have a strong commitment to the teaching profession and to the junior college field in particular.

8. The time allocated to classroom teaching (40%) was adequate and effective.

9. Supervising teachers were highly effective agents in helping graduate and pre-service interns adjust to teaching in the JCD, and in allowing them to develop individual teaching techniques.

10. Graduate and pre-service interns were highly interested in the _modus operandi_ of the JCD, the high-level administrative functions of the JCD, the various educational programs of the JCD, and the philosophy and purpose of the community college.

11. Graduate interns perceived the instruction related and student related seminars as the least effective of the non-teaching activities (i.e., only moderately effective), whereas pre-service interns demonstrated a lack of interest in community matters.

12. The related course, Technical and Industrial Education 485, Principles and Philosophy of Industrial, Vocational, and Technical Education, as taught on the Carbondale Campus was not as closely related to the internship experience as was the T.I.Ed. 485 course taught in the JCD through SIU extension.

13. The team approach employed in evaluating the performance and potential of graduate and pre-service interns was a highly effective technique.

14. The monthly evaluation sheet entitled "Evaluation of Ford Project Teaching Interns" was a highly effective instrument for assessing the intern's teaching performance.

15. The JCD, because of its multi-campus organization and its broad scope and purpose, provided an ideal setting for a comprehensive internship experience.

James, Betty, ed. Work-Study Development Project Sourcebook No. 4. Berea, Kentucky: Berea College, 1974. Materials in this sourcebook were prepared from the program of a workshop on position development for student work-learning programs at Berea College. Discussions center upon categories of student assignments and special attributes of student manpower; preparation of effective job descriptions to achieve goals of employer, student, and educational institution involved in a student work-learning activity; and problems faced in administration of work-learning programs and suggested approaches and solutions.

James, B. P., ed. Supervising Student Workers: Berea College Labor Supervisors in Action. Berea, Kentucky: Berea College, 1974. Material in this booklet was excerpted from a series of tape-recorded interviews with labor superintendents and supervisors who work directly with student manpower in the 100-year-old, work-learning program at Berea College. The document examines selected areas of supervisory responsibility in a college work-study program. It includes information on methods of selection and training of student workers to assist in administrative offices, technical services, maintenance programs, academic departments, and laboratory areas. This document also outlines supervisory responsibilities in motivating student workers and providing valid learning experiences.

Jones, Charles William. "Adaptation of the Theory of Work Adjustment to the Graduates of the Engineering Cooperative Education Program at Iowa State University." Ph.D. dissertation, Iowa State University, 1972. A study conducted at Iowa State University in 1971 indicated that the Theory of Work Adjustment does offer a feasible framework for the study of college students and their environment. The Theory of Work Adjustment was stated in terms that relate to the academic world. The purpose of the present study was to test the first three propositions of the adaptation of the theory using a sample of graduates from the Engineering Cooperative Education Program at Iowa State University.

The study also investigated the High School Rank, American College Test, the Otis Quick Scoring Mental Ability Test (Gamma), the Minnesota Scholastic Aptitude Test and the Edwards Personal Preference Schedule to determine whether or not they could be used as measures of correspondence as defined in the adaptation of the theory. The relationships between these measures and job satisfaction, as measured by Hoppock's Job Satisfaction Blank Number 5, were also investigated.

A questionnaire was constructed and used to obtain a measure of satisfaction with college and job satisfaction. The initial mailing, plus two follow-ups, produced 264 completed questionnaires which represented 78% of the total number of graduates of the Engineering Cooperative Education Program at Iowa State University.

Pearson product-moment correlations were used to test the stated hypotheses in this study. The range, means and standard deviations were used as one method of describing the ability requirements and need-reinforcers for the academic program. Multiple correlations and multiple regression equations were also used to describe the academic environment using a prediction approach.

The findings indicated that the first three propositions, as stated in the adaptation of the theory, appear to be valid. The findings also indicated that the ability and need measures used in this investigation can be used as measures of correspondence. The ability and need measures were used to describe the ability requirements and need-reinforcers of the program. However, only small relationships were found between the ability and need measures and job satisfaction, therefore they should not be used to predict or imply eventual job satisfaction for individual students in this program.

The results of the study are interpreted as giving support to the theory, even though the measures used must be improved before the theory can be employed in the guidance of individuals.

Jones, Maloyd Earl, Jr. "Work Experience Programs in Business Education of Selected Undergraduate Institutions." Ph.D. dissertation, The Ohio State University, 1972. This study had a two-fold purpose: (1) to examine the work experience certification requirements and values for vocational business and office education teachers, and (2) to determine the status of organized work experience programs in business teacher education institutions.

The review of literature revealed twenty-three previous studies having implications for the present investigation. However, none of the studies totally paralleled this work.

Questionnaires were distributed to 50 states and 4 territorial directors of business education, 310 chairmen of business education departments in undergraduate institutions, 83 directors of the work experience programs in undergraduate institutions, and 109 teachers who had participated in a college or university directed work experience program and whose names were submitted by the directors of the programs.

Usable returns were received from 52 or 96 percent of the state/territorial directors of business education, 258 or 83 percent from chairmen of business education departments, 64 or 78 percent from directors of work experience programs in undergraduate institutions, and 74 or 68 percent from business teachers. The collected data were tabulated and summarized with an analysis being made in each of the three areas. The major findings and conclusions were:

(a) Work experience was required of all business teachers and/or of business teachers in state-federal reimbursed business programs for certification in 39 states and territories. Thirteen states and territories did not require work experience for certification.

(b) There is no uniformity of work experience certification requirements for business teachers as to kinds and types of work experience accepted in fulfilling the work experience requirements in the United States and its territories.

(c) Of the 310 institutions surveyed, only 64 (17 percent) reported offering a work experience program for business teachers. Of these 64 institutions, only one-third required work experience of business education teachers for graduation from the institutions.

(d) An element of inconsistency exists in a number of states between the certification requirements of the state and the responsibility assumed by the states in providing provisions whereby their own certification requirements could be met.

(e) There is no uniformity in many aspects of the organization, administration and evaluation of work experience programs for business teachers in the colleges and universities that offer such programs.

(f) In the opinion of business teachers who participated in work experience programs, work experience makes a positive contribution to their classroom effectiveness.

(g) There has been an increase in the number of states and territories that have inaugurated or are considering the inauguration of a work experience requirement for business education teachers since the passage of the Vocational Education Act of 1963.

Ku, George C. "An Analytical Study of the 1971-72 Cooperative Vocational Program in Utah with Comparison to a Guideline for Cooperative Vocational Programs." Ed.D. dissertation, Utah State University, 1972. The purpose of this study was (1) to develop a guideline for cooperative education; (2) to determine the current status of cooperative vocational education in Utah; and (3) to compare current practices with the established guideline.

This study was completed in two parts. The first part involved the construction and verification of a guideline for cooperative education in Utah; the second, a survey of the current status of cooperative education. A descriptive survey technique was employed to gather data required for determination of the guideline's validity and relevance, and the current status of cooperative education in Utah.

All 13 key administrators in the state office, 75 coordinators representing 84 percent of the initial mailings and 112 cooperating employers or 74 percent of the selected sample participated in this study.

Opinions from the 13 key administrators in the Utah State Division of Vocational and Technical Education were largely in agreement with the tentative guideline derived from the two nationally accepted guides in cooperative education.

Due to the lack of an official guide for cooperative education in Utah, many of the coordinators' interpretations of federal legislation and state regulations were based on their own convenience. Inconsistencies in programs, standards and requirements were frequently found among cooperative programs in Utah.

There appear to be some discrepancies existing between the current practices and the established guideline mainly because in a majority of the programs: (1) students spend insufficient numbers of hours in attending school or receiving on-the-job training; (2) schools provide inadequate in-school instruction; and (3) students receive substandard on-the-job supervision.

Lucas, Aaron DeWayne. "A Comparative Study of Cooperative Education Students and Regular Program Students Who Attended Auburn University from 1964-1969." Ph.D. dissertation, The University of Alabama, 1972. The purpose of this study was to compare cooperative education students and regular college students to determine whether or not participation in cooperative education contributed to their success in college and career performance after graduation.

In 1961 Wilson and Lyons completed a study which attempted to analyze the differences between students participating in cooperative education and regular college students. Since that time a limited amount of research has been done which indicates that participation in cooperative education provides many advantages to college undergraduates.

The limited research, the rapid growth of cooperative education and student demands for relevancy in higher education combine to generate a pressing need to investigate the relationship of participation in cooperative education to students engaged in college studies.

All students entering Auburn University as freshmen in 1964 who participated in the cooperative education program were selected as subjects for this study. A matched group of students who completed a regular four-year program of study was selected as a control group. There were 70 subjects in each sample group.

Four criteria were used in pairing the cooperative and regular subjects: (1) undergraduate academic major, (2) The American College Testing Program Scores, (3) high school academic record, (4) size of high school graduating class.

Data were collected from two sources: (1) official college record and high school transcripts, (2) subjects' responses to a questionnaire. The data were submitted to statistical analysis to determine if differences existed between the two groups.

There were six areas in which cooperative and regular subjects differed significantly with respect to factors related to their undergraduate program of study or career performance after graduation. They were: (1) academic performance, (2) the number viewing their academic major as determining career plans, (3) type of learning experience preferred, (4) the number receiving job offers related to their undergraduate major, (5) the number remaining in professional fields related to their undergraduate major, (6) time required to earn the baccalaureate degree.

Research indicates that college students benefit substantially from participation in cooperative education. Students, college administrators and faculty, business and industry personnel support and encourage the continuation of the cooperative plan of education.

This research indicates that further study of various cooperative methods is needed to enable educators to insure maximum benefits to students.

Martinko, Agnes. Nontraditional Innovations in Higher Education Classified by Mode of Operation. Harrisburg, Pennsylvania: Pennsylvania State Department of Education, 1972. Many higher education institutions across the United States have instituted nontraditional study programs that incorporate elements such as flexibility and individualized learning into the curriculum. Implementation of such programs serve to increase options and open doors such as: the identification of new segments of our society to be served; the use of interruption of study to enhance the educational process; the coordination of work and study to provide a total and more realistic learning experience; the nonresidential factor as a plus rather than a minus; the recognition and evaluation of experience as part of learning; new areas of subject matter and regrouping the old ones; the use of new communicative devices for instruction; the involvement of agencies other than formal educational institutions and the consequent involvement of whole communities or regions; and new financial patterns and responsibilities together with their implications for government, public and private institutions, and the individual. This document describes and gives examples of nontraditional credit by examination programs, work-study programs, credit for experience programs, and credit for home study programs.

Martin, Freddie, III. "A Comparative Analysis of Two Work-Study Programs in an Urban Community College." Ph.D. dissertation, Michigan State University, 1972. The purpose of this study was to compare the structural and process differences in two separate work-study programs in a single urban community college; and to analyze and compare selected behavioral outcomes commonly viewed as related to positive growth and development among college students.

The traditional work-study group operated according to guidelines set forth by the Federal Government under the Economic Opportunity Act of 1965. The second work-study group operated according to guidelines set forth by Peralta Colleges Inner City Project of 1968.

The population for the study consisted of 750 students who attended Laney Community College in California. A sample of 160 was drawn from the work-study program, and 38 from the Student Service Corps.

A review of the related literature focused on the sources of related literature with respect to citations, quotations, and reports of research investigations as it related to work-study programs.

Data were gathered on each student from each work-study program coordinator; and two types of objectives were taken into consideration in both work-study programs. First, there were the objectives of the school itself. Second, there were the Federal objectives which the college must consider as being a part of the cooperative education system.

Two three-way analyses of variance were used to test the hypotheses. The first design was analyzed through the use of multivariate analysis of variance. The four dependent variables were absenteeism, grade point average, retention, and tardiness. Sex, race, and group effect were employed as independent variables.

The second design was analyzed through the univariate analysis of variance on the measure of the 32-item Likert type response questionnaire, with the same independent variables referred to above.

1. The grade point average earned by the Student Service Corps was significantly higher than that earned by the work-study group.

2. The Student Service Corps group had a significantly lower rate of absenteeism than the work-study group.

3. The work-study group had a significantly higher retention rate than the Student Service Corps group.

4. The Student Service Corps group was significantly more satisfied with their jobs than the work-study group, as measured on the job satisfaction scale.

5. The multivariate test indicated that there were significant differences between races on grade point average, and whites tend to have higher grade point averages than either Black or others; they also tend to have a longer retention rate than either of the other racial groups.

6. The univariate test indicated that females in both groups earned a significantly greater grade point average than males.

7. The univariate analysis indicated that the Student Service Corps group was less frequently tardy at a significant level than the work-study group.

Millstein, Eugene J., et al. Procedures for Conducting an Apprenticeship Work-Study Program. Palo Alto, California: American Institutes for Research in the Behavioral Sciences, 1972. This manual describes procedures for conducting a program to train personnel for educational research and development (R & D). It is intended as a guide for any institution planning to administer such a training program. The program may be utilized in several ways. They are: (1) for training various types of personnel for educational R & D; (2) as an independent training program; (3) for inservice training; (4) as an adjunct to regular academic training; and (5) in helping to meet the economic conversion problem, that is, preparing unemployed professionals for new fields. The manual is divided into four areas.

They are: (1) a program overview which includes program objectives, rationale, and description; (2) the instructional model including the curriculum outline, instructional system, and apprenticeship; (3) recruitment and general program management considerations, that is, publicity and application and selection procedures; and (4) job placement activities focusing on job hunting strategies and relevant federal programs. The manual is based on a 1971 pilot program experience that cross-trained physical scientists for work in educational R & D.

McDaniel, John W. NYC Summer/In-School Goes to Community College. Proven Program for Youth. Final Report. Camarillo, California: Evaluation Technology Corporation, 1973. This Final Report summarizes five years of development of cooperative summer and school-year programs between the Neighborhood Youth Corps (NYC) and community colleges. NYC Goes to Community College is a combined work and study program for economically disadvantaged youth, cooperatively conducted by local sponsors of Neighborhood Youth Corps and community colleges. The target population served by the demonstration programs was composed of NYC eligible, junior or senior year in high school, youth. Including in the 1972 summer, over 10,000 NYC youth participated in the program which grew from one pilot model in 1968 to 128 separate programs in 1972. The program model includes these components: (1) the Neighborhood Youth Corps recruits and selects eligible poor youth, pays them for their participation in work and other program services, arranges for their transportation to these services, and works jointly with the community college in planning a work and study program and related counseling for enrollees; and (2) the community college admits NYC enrollees to appropriate credit classes, identifies meaningful job sites for enrollees, supervises their work, provides tutoring, counseling, recreation and cultural activities, and holds course credit earned "in escrow" or transmits it back to the high school as needed.

O'Connell, William R., Jr. "Service-Learning as a Southern Strategy for Innovation in Undergraduate Education." Speech given to a small group discussion session on Innovations in Undergraduate Instruction, 27th National Conference on Higher Education, Chicago, Illinois, 7 March 1972. This is a report on the development of a service-learning project conducted in the southern region since 1967. The program provides college students with internships in community agencies to work on social and economic problems. Each student is assigned a project and works under the supervision of a project committee made up of a host agency official, a faculty counselor, and often a technical representative. Each intern must make a final report to his host agency. Federal funding has been used for the service-learning programs, but states also provide financing. Agencies that have used the student interns have been satisfied with their work.

Profughi, Victor L., and Thompson, Oliver L., Jr. Annual Report on the State Government Internship Program 1972. Providence, Rhode Island: Commission on State Government Internships, 1972. The Rhode Island State Internship Program provides students with off-campus work experiences in State government offices that offer a taste of the real political world. It is felt that this permits them to make comparisons between their on-the-job experiences and those that are presented in textbooks. A unique feature of the Rhode Island program is its acceptance of both undergraduate and graduate students, along with carefully selected high school students. It is hoped that the program will help restore public confidence in the State government and that the program will develop into an avenue for the recruitment of State employees.

Slusher, Tarry Gene. "A Descriptive Study of the Greater Houston Area Employer Attitudes and Policies Toward Cooperative Education." Ed.D. dissertation, University of Houston, 1973. The problem is to make a clear definition of and reemphasize the continuously expanding outlines of Cooperative Education and its growing impact upon the American society which is emerging. The maturing of Cooperative Education is taking place just in time for the millions of young Americans entering higher education. Post High School education is being confronted with a crisis in modern day times. Across the nation the most aware and vocal generation of students ever produced are finding grievous fault with the educational system-lack of relevancy.

In order to devise relevant programs in education, the University of Houston has built upon the attitudes and policies of the community it serves. However, the contemporary attitudes and policies of industry/business in the greater Houston area toward Cooperative Education has not been documented.

The intent of utilizing Co-op student employees to meet manpower requirements and the true attitude of industry/business has been difficult to determine. The purpose of this study was to:

1. Develop a profile of employers attitudes and policies regarding Co-op students to determine the employers perceptions of the Cooperative Education program at the University of Houston.

2. Determine any significant difference in the responses of large and small employers as to starting salary, benefits, definition of Cooperative Education, retention of co-op graduates, support of Co-op from top management, objectives of management in using co-ops and advancement of co-ops from one work period to the next.

3. Determine the relationships existing between: (1) starting salaries and length of time an employer has employed co-ops, and (2) types of industry/business and fringe benefits offered.

Data for the study were obtained by administering a survey form. The survey instrument was mailed to all 71 current employers of Cooperative Education students from the University of Houston. The response to the survey instrument was a gratifying 90 percent.

The data obtained from the greater Houston area employers were charted and presented in figurative form. As a result of the analysis, a profile of the greater Houston area employers attitudes and policies toward Cooperative Education was developed. The data reflected employer perceptions of: (a) the meaning of Cooperative Education; (b) management support of the program; (c) the companies objective for utilizing co-op students; (d) structure of the on-the-job experiences; (e) starting salary ranges; (f) the retention rates of co-op graduates; (g) offering fringe benefits; (h) the length of time participating in the Co-op program at the University of Houston; (i) manpower planning for co-op positions; (j) frequency of providing constructive feedback to co-op students; (k) advancing the co-op students' salaries and assignment responsibilities from work period to work period.

Within the limitations of this study, the following conclusions were drawn:

1. The large and small employers were in agreement with the intent of the Cooperative Education Program as practiced by the University of Houston.

2. The length of time an employer had employed co-op

students did not influence the starting salaries offered.

3. The provision of fringe benefits to employed co-op students were not dependent on a specific type of industry/business employer.

Sherman, Edith M., et al. Patterns for Progress in Aging: A Work Study in Social Gerontology. Denver, Colorado: Denver University, Colorado Department of Sociology, 1973. This report describes the Work-Study Project--Services to the Aging at the University of Denver. The project was designed to sensitize students in their understanding of the role and functioning of older people in a changing social structure and through a field work and academic program, to acquaint students with the occupational and professional potentials in the field of social gerontology. The project description reviews the initiation of work-study project, organization and structure, evaluation, and summary of the project. Appendices include brochures, a follow-up questionnaire, evaluation forms, and other related materials.

Trudeau, Terence J. "A Component-Controlled Cooperative Work Education Program Utilizing a Computer-Based Component Selection System Applied to Baccalaureate Level Industrial Technology Programs." Ph.D. dissertation, Bowling Green State University, 1972. A major task facing administrators of higher education is that of providing appropriate educational content via effective instructional techniques. This task is compounded by the information explosion permeating our society making education within the confines of the university campus increasingly difficult.

This study was conducted to identify a model of field-based student experiences as a discrete segment of an on-campus baccalaureate program. The specific off-campus model developed was a cooperative work education (CWE) program in industrial technology. Included was a computer-based component selection system to efficiently select and schedule students for individually required experiences within the context of the model.

A research questionnaire was employed in developing the model and consisted of tasks an industrial technologist might perform. A Likert-type rating scale, having five alternate responses, was utilized so that respondents could rate each task item. A three-step process was executed in the treatment of the response data which resulted in a definitive, widely applicable and viable curriculum model. This process involved calculations of means, two-way classification analysis of variance, and one-way classification analysis of variance to account for variables inherent within and between the respondent groups.

A high rejection rate of task items was apparent. Conclusions reached were: (1) The industrial respondent group was less inclined to accept the broad capabilities and subsequent function of the industrial technologists as did the educators. (2) There existed relatively greater diversity among the industrial respondents regarding the function of industrial technologists than was evident within the education group. (3) Much disagreement regarding industrial technologists' functions existed between the industrialists and the educators responding to the research instrument.

The notion of developing a definitive, verbal curriculum model is educationally sound in that it identifies detailed content. Concomitant with this, the use of a computer-based selection system guarantees that individual student needs will be efficiently met relative to the structured model. Thus individualization of instruction can occur within the context of a clearly defined curriculum.

Winer, Ellen Naiomi. "Interests, Attitudes and Work Satisfaction of Cooperative Education Students." Ed.D. dissertation, Boston University School of Education, 1973. The purpose of this study was to determine the effect of curriculum related and unrelated cooperative work experience upon the occupational interests, attitudes about teacher-pupil relationships and work satisfaction of students participating in the cooperative plan of education.

Seven major hypotheses were being tested: (1) There was no difference between the work satisfaction of students on related jobs compared to that of students on unrelated jobs. (2) There was no difference in occupational interest of male students on related jobs compared to males on unrelated jobs. (3) There was no difference in females' occupational interests on related or unrelated jobs. (4) There was no difference in attitudes about teacher-pupil relationships of students on related jobs as compared to those on unrelated jobs. (5) No relationship existed between students' work satisfaction and students' attitudes about teacher-pupil relationships. (6) No relationship existed between male students' work satisfaction and their occupational interests. (7) No relationship existed between females' work satisfaction and their occupational interests.

The sample consisted of 26 male and 79 female education majors in their second (1975), third (1974) and fourth (1973) academic years at Northeastern University during the summer and fall quarters of 1971.

Assessments were made on the occupational interests, attitudes about teacher-pupil relationships, and work satisfaction by employing the Strong Vocational Interest Blank and the Minnesota Teacher Attitude Inventory as pre- and post-test measures and a work satisfaction questionnaire as a post-test measure.

The independent variables of the study were related and unrelated cooperative work, academic year and sex. The dependent variables were occupational interests, attitudes about teacher-pupil relationships and work satisfaction.

The scores on the Public Speaking, Teaching, Social Science, Music and Art Basic Interest Scales from the Strong Vocational Interest Blank, and the Minnesota Teacher Attitude Inventory and the scores on the work satisfaction questionnaire were subjected to analysis of variance. Correlations were computed between work satisfaction scores and Basic Interest Scales scores for males and females. Also, correlations were computed between the work satisfaction scores and the Minnesota Teacher Attitude Inventory scores.

The following results were obtained: Females were more satisfied with their cooperative work assignments. Students who were working on related jobs were more satisfied with their jobs than those who were working on unrelated jobs. No significant differences were found for levels of the category academic year when scores on the work satisfaction questionnaire and scores on the Minnesota Teacher Attitude Inventory were analyzed.

Occupational interests of males did not change significantly over the six month cooperative work period. However, the mean scores on Public Speaking and Teaching Interest Scales for females did change during the same period. In contrast to this, the mean scores on the Social Service, Music and Art Interest Scales for females tended to remain fairly stable while they were working on their cooperative jobs.

Significant differences existed between males and females on attitudes toward teacher-pupil relationships. Generally the attitudes of female subjects were more positive than those of males.

No significant relationships were found between work satisfaction and attitudes held about teacher-pupil relationships of the male and female subjects. Also, no significant relationships were found between the work satisfaction and Basic Interest Scale scores of Public Speaking, Teaching, Social Service, Music and Art of the male subjects. The correlation between work satisfaction and the Basic Interest Scale scores for females of Public Speaking, Teaching, Social Service, Music and Art revealed significance between work satisfaction and Social Service only.

The findings of this study indicate that the cooperative work experience may be an effective guidance tool. However, in order to become more definitive in these terms further research is needed particularly in the area of male and female role-expectations both for students enrolled in cooperative and non-cooperative courses of study.

Young, Henry Archie. "An Analysis of the Impact on Participants and Concortia Institutions of Federally Funded Institutes in Dramatic Arts Conducted from 1969-1971." Ph.D. dissertation, Kansas State University, 1973. The purpose of this study was to analyze the impact of federally funded Institutes in Dramatic Arts on participants and consortia institutions. To accomplish this task, participants, consortia institutions, and non-participating faculty members were asked to respond to three different questionnaires.

The findings of this study were based upon the data from fifty-one of the seventy-six contacted participants, sixteen of the nineteen consortia institutions, and all nine of the non-participating faculty members.

In accordance with the findings, the following conclusions seemed warranted. Institutes in Dramatic Arts were successful in achieving the following secondary objectives: (1) "to permit students to participate creatively in theatre as technicians, performers, and audience," (2) "to combine study with experience in all phases of the theatre," (3) "to provide formal training for students at colleges where this training is lacking," and (4) "to focus attention on the increased vocational opportunities in educational and professional theatre." Findings clearly indicate that

Institutes in Dramatic Arts served as enrichment programs for students.

On the other hand, Institutes in Dramatic Arts were unsuccessful in achieving the following secondary objectives: (1) "to provide inservice training for teachers whose formal training in theatre is limited," (2) "to encourage students to enter the field of educational theatre," (3) "to provide faculty members from the various consortium schools with intensive experience in production and touring theatre-for-children," and (4) "to aid in raising theatre departments to the status enjoyed by music and art in the various consortia schools."

More important, however, is the question of the accomplishment of the major goal of the IDA program which was common to each of the three institutes: "to upgrade theatre curricula in member schools." Not only did the institutes not achieve this objective, but the data obtained indicates that it is conceptually unrealistic to presume that undergraduate students who have successfully completed such an institute program could effect extensive changes in curricula and/or the initiation of new programs in member schools where previously there were none.

In view of the data obtained and the conclusions drawn from those data, the following recommendations appear to be justified: (1) It is recommended that the proposers of institutes conduct an assessment of present programs to ascertain valid needs for each specific institution and to design the final program to meet those needs. (2) It is recommended that individual proposers of institutes, which have as the central objective, the upgrading or improvement of curricula, seek for the institute participants "instructors" in preference to "students" or other professional positions. (3) It is recommended that individual proposers of institutes, which have as the central objective, the development of new types of programs, seek as participants "administrators" in preference to individuals in other professional positions. (4) It is recommended that institute proposals have budgets which include funds and a design for evaluation and subsequent follow-up procedures. Furthermore, the instruments for evaluation should be selected or designed before the beginning of the institute and utilized prior to, during, and immediately after the conclusion of the institute. To assess long range effectiveness, an evaluation should also be performed after a one or two year lapse of time. (5) It is recommended that the institute proposal provide for publications such as newsletters, occasional papers, and annual reports so that a direct liaison can be established between directors and participants to permit periodic feedback for assessment purposes. (6) It is also recommended that one aspect of the institute program should be that of having a formal linkage with the consortia institution members. Such an arrangement would provide for consultative follow-up visits by institute staff members to consortia institutions for an extended period of time.

Zauderer, Donald G. "Urban Internships in Higher Education." ERIC/Higher Education Research Report No. 9. American Association for Higher Education, 1973. Internships allow students to develop independent thinking by using information in a real-world context, where they are exposed to the multidisciplinary aspects of social problems and may obtain research opportunities. Internships can help the personal growth of students and may clarify career choices. For the universities, internships can rekindle student enthusiasm for the learning process, serve as community relations vehicles, and extend learning resources, often without increased costs. Interns can enable community organizations to undertake projects they otherwise could not do. Interns are an excellent source of recruitment and their enthusiasm can invigorate the permanent staff.

But internships are successful only if (1) a communication flow exists among faculty, students, and the host agency; (2) the students are satisfied with the program; (3) coursework supplements and enriches the practical work experience; (4) the host agencies refrain from giving the students busy-work; and (5) the faculty are enthusiastic about the internship program. Academic counseling is essential so that the students develop work preferences based upon a clear assessment of alternatives. While contracts can improve the quality of learning, students may legitimately require a modification of such contracts at times. Stability and commitment are as important as academic intelligence in determining student participation. New agencies provide broader initiative opportunities for students than do older agencies. While some programs oppose compensation as weakening the university control over the internship or dislike offering credit when students are paid, unpaid internships may not be taken as seriously by the host agencies and may deter the less affluent students. Programs may offer letter grades, pass/fail evaluations, or give grades only on the related classroom performance. In any case, feedback to the students from both the host agency and academic supervisors is vital.

## CHAPTER VI

## PUBLICATIONS RELATED TO STUDENT EMPLOYMENT

Apostal, R. A., and Doherty, C. P. "Effects of Positive and Routine Job Assignments on Academic Performance." The Journal of College Student Personnel 13 (May 1972): 270-72. In a study of the effect of job assignment on grade-point average (GPA) and job performance rating, 40 students who were registered for a full course load and employed under the College Work-Study Program at the University of North Dakota for the academic year 1969-70 were divided into two groups. Without the knowledge of the students and on the basis of background information obtained for each student, 20 students (half of them underclassmen and half upperclassmen) were assigned interesting jobs that were compatible with their skills. The remainder was assigned uninteresting positions that had no relationship to their prior experience or interests. The students' cumulative GPA's and their employee performance evaluations made by the job supervisor, an observer, and by the individual students themselves were compared using t-tests.

The two groups did not differ significantly in GPA or in their self-evaluations of job performance. The evaluations made by supervisors and the observer, however, were significantly higher for the students employed at interesting jobs related to their skills.

Baird, Leonard L. "The Relation of Graduate Students' Role Relations to Their Stage of Academic Career, Employment, and Academic Success." Organizational Behavior and Human Performance 7 (June 1972): 428-41. A 242-item Likert-type Graduate Student Questionnaire was developed and given to 689 graduate students in six departments in one university and in four departments in another. The instrument has six scales measuring relations with faculty, general aspects of the role, relations with other students, relations with others outside the role, internal reactions, and outcome or criterion variables.

An analysis of variance of the scores of students at various stages of their graduate career supported the concept of a role of "graduate student" and of socialization into the role. The students in more advanced stages, in comparison with those in beginning stages, showed less role stress, sense of competition, ambiguity concerning payoffs, ambiguity concerning evaluations, person-role conflict, psychological withdrawal, and psychological distance from faculty, and more commitment and desire for academic positions.

Grouped by employment, the teaching assistants and those employed outside the university in jobs related to their field were the most committed, while those in outside unrelated jobs were the least committed. The teaching assistants reported association with more supportive and fewer countervailing student groups. Those employed outside the university reported more conflicting reference groups. The students who had higher grades reported less stress, more commitment, and better relations with faculty than did those with lower grades.

Bates, Gail A. "The Utilization of On-Campus Employment in a Student Aid Program." The Journal of Student Financial Aid 3 (March 1973): 32-38. A new employment program for undergraduates was developed in February, 1971 at Stanford University. Before this program was instituted, the Student Employment Office list of jobs accounted for only 6 per cent of the total available on campus. Students generally found jobs by making direct inquiries to prospective employers or by knowing the right professor. A four-month study undertaken by the Financial Aids Office with the Career Planning and Placement Center determined that more than $250,000 per quarter was paid to undergraduates in on-campus jobs. Eighty per cent of a random sample of 600 students agreed that students with high financial need should have first priority for available jobs. The financial aid practices at 25 similar colleges and universities were investigated. The study recommended that all jobs at the university offering more than $50 per quarter be listed at the Financial Aids Office.

Little additional funding was needed for the new program, with only one secretary being added after two years. At least 80 per cent of the available campus jobs are now listed at the Financial Aids Office, with 1,200 students being placed in the 1971-72 academic year. A set of guidelines for employment was established which prohibited any type of discrimination, and regulated leaving a job, layoffs, the naming of a supervisor, work schedules, and grievance procedures.

The Financial Aids Office is presently classifying all jobs so that the same pay will be given for the same work, and a minimum student wage of $2.00 is being considered. Since many nonstudents are still employed on campus, the replacing of as many nonstudents with students as possible has been recommended by the Financial Aids Office.

Bucklew, Neil S. "Unionized Students on Campus." Educational Record 54 (Fall 1973): 299-307. The possibility of students using the traditional union (collective bargaining) model to attain consideration of their demands is becoming a reality. The labor relations model could be applied in the three different areas of students as employees, students as third-party observers in staff-university and faculty-university negotiations, and students as students. The full form of the student as employee model has been adopted in a few situations. The University of Wisconsin recognized the Teaching Assistant Association in 1969, and the Resident Hall Student Labor Organization and the Memorial Union Labor Organization in 1970. These were the first examples of collective negotiations under sanction of a labor law between a university and units of student employees. Collective bargaining with students has also occurred at the University of California, Berkeley and the University of Oregon.

The participation of students as third-party observers has yet to take any general form although considerable interest has been expressed. Students as students, however, are starting to support actively the adoption of a union structure. Three basic types of labor relations models are available: indirect representation, in which students are represented by administrative members but are not involved in actual negotiations; observer/participants, in which students are included as either silent third-party observers or permitted to participate fully; and full participation in which students form a third bargaining team with full or limited rights.

Deal, Willard M., Jr., et al. "An Analysis of Current Grade Point Averages of Employed Full-Time Students at Wilkes Community College." Practicum submitted to Nova University in partial fulfillment of requirements for Doctor of Education degree, December 1973. This study was conducted to ascertain the effects of employment on the academic performance of community college students. The grade point averages of 830 full-time students at Wilkes Community College (North Wilkesboro, N.C.) were analyzed to determine: (1) if working students' GPS's differed significantly from those of the total student population and from those of nonworking students; (2) if working a specified number of hours per week produced significant differences in GPA's; (3) if specific academic loads produced significant differences in GPA's among working students; (4) if working students in various degree programs obtained significantly different GPA's; (5) if working females make significantly different GPA's than working males; (6) if working freshmen made significantly different GPA's than working sophomores; and (7) if single working students made significantly different GPA's than married or other working students. From the data analyzed, it was concluded that at the .05 level of significance: (1) working students carrying an academic load of 12 to 15 credit hours and working 40 or more hours per week made higher GPA's than students with the same academic load working from 27 to 39 hours per week; (2) working students enrolled in the college transfer program and working from 14 to 26 hours per week made higher GPA's than did those in this same program working 40 or more hours per week. No significant differences were found in the other comparisons.

Forgey, George W. "Work Really Does Pay Off." Community and Junior College Journal 43 (February 1973): 52. Data concerning the number of hours that students were employed during junior college were collected for 92 occupational program students and 59 transfer program students graduating from five Illinois junior colleges in 1968 and entering the labor force. The students' employment data were compared with their 1970 earnings, and their job satisfaction.

Almost 60 per cent of the occupational program majors and 58 per cent of the transfer program majors worked while attending college. The average number of hours worked per week was about 13 for occupational majors and 15 for transfer majors.

The 1970 mean earnings were greatest for those men majoring in occupational programs who were employed while attending college. About one-third of the occupational majors and less than one-tenth of the transfer majors were very satisfied with their jobs. More than half of the transfer majors and less than one-twentieth of the occupational majors were very dissatisfied.

Friedman, N.; Sanders, L.; and Thompson, J. "The Federal College Work-Study Program." Financial Aid Report

3 (January 1974): 4-7. During the 1970-71 academic year, the Bureau of Applied Social Research at Columbia University collected data from more than 8,000 students at over 2,000 institutions and from 2,200 persons employing College Work Study (CWS) students. Additional information was obtained about more than 10,000 students from financial aid officers. Semi-structured interviews were conducted with aid administrators, students, and employers at 23 institutions, and two summer cooperative programs in New York and Texas were studied.

Half of the CWS freshmen came from families with incomes under $6,000 compared to only one in seven of the 1970 entering freshmen. Nearly one-third of the CWS freshmen, compared to 8 per cent of the national sample, were minority students. The students' CWS earnings covered half of their expenses, with most having grants or loans, but more than half required an average of $625 more to meet their total costs. Most were satisfied with their jobs, but half would have preferred other jobs. Many felt they gained useful skills and additional employment opportunities. CWS employment generally did not affect their course work, but did limit extracurricular and family activities. The use of CWS students helped many institutions to maintain normal operations in the face of rising costs. But 60 per cent of the institutions and proportionately twice as many black as white institutions had insufficient funds for all eligible students. Only 15 per cent of the students, and mainly men, were placed as community, teaching, research, or government aides. Recommendations included separating financial aid and placement functions, increasing off-campus employers' contributions and permitting the institutions to retain part of these contributions, extending the CWS program to profit-making organizations to broaden employment opportunities, granting credit for work directly related to academic studies, and instituting job rotation to increase employment realism.

Gaston, Margaret. "A Study of the Effects of College-Imposed Work-Study Programs on Grade Point Averages of Selected Students at Western Washington State College." The Journal of Student Financial Aid 3 (March 1973): 19-26. At the end of the spring quarter of 1969, two groups of 35 juniors each were matched according to sex, the number of quarter credits accumulated, and grade-point average (GPA). The first group was employed not more than 15 hours a week under the work-study program while attending college full time. The second group served as a control. All of the students had completed at least five of their six college quarters at Western Washington State College. The two groups were compared using chi square and phi coefficient analyses.

No difference was found between the junior year records of the two groups. All of the subgroups, except the men on work-study, tended to improve their academic performance during the junior year. The students in the 2.0 to 3.0 GPA range improved more than did those with higher grades. Thus, financial aid policies requiring aided students to work part time appear to be reasonable for students eligible to remain in college whatever their GPA.

Gurbach, Thomas William. "Graduate Teaching Assistant Functions in Industrial Education Programs." Ed.D. dissertation, Indiana University, 1973. The use of graduate teaching assistants to supplement the efforts of regular teaching staff has been a major factor in coping with the unprecedented demand for undergraduate instruction in many colleges and universities throughout the nation during the past quarter-century. Although the teaching assistant system has made a substantial contribution to higher education by assisting with instructional responsibiltiies, numerous deficiencies which detract from the overall effectiveness of the use of teaching assistants have been identified.

The purpose of the study was to investigate the relationship between the functions performed by graduate teaching assistants in college or university industrial education programs and selected situational and personal characteristics.

The survey method was used for this nationwide study. The population was comprised of all graduate teaching assistants employed in industrial education departments which grant graduate degrees. Department chairmen from 139 (98.7 percent) institutions provided the names of 319 teaching assistants. A questionnaire was developed to collect data concerning functions performed (role) by teaching assistants and selected personal and situational characteristics. Because the study focused on the utilization of teaching assistants in industrial education programs, the type role occupied by these individuals was the central variable. Four teaching assistant roles were defined ranging from that of assuming complete or major responsibility for one or more courses to that of providing non-instructional assistance to faculty members. The questionnaire was mailed to a census of the population, of which, 92.8 percent responded. Fourteen null hypotheses were formulated and tested to ascertain if significant relationships existed between selected variables associated with the teaching assistantship. The analysis of variance, t-test, and chi square statistics were used to analyze the data. The .05 level of significance was adopted for tests throughout the study.

1. More than 95 percent of the teaching assistants in industrial education programs met with students in a classroom or laboratory situation and approximately two-thirds were assigned major or complete responsibility for teaching one or more courses.

2. Teaching assistants occupying the position with the highest level instructional responsibilities were employed in institutions having the largest enrollments.

3. Teaching assistants occupying the position with the highest level instructional responsibilities were employed in institutions which offered the doctor's degree.

4. Teaching assistants assigned high level instructional responsibilities were of the opinion that a longer time is required for them to complete a graduate degree than for research assistants.

5. Teaching assistants occupying the position with the highest level instructional responsibilities participated to a greater extent in faculty affairs.

6. Teaching assistants holding undergraduate teaching degrees were more frequently assigned higher level instructional responsibilities.

7. Teaching assistants with longer periods of assistantship service were assigned higher level instructional responsibilities.

8. Teaching assistants pursuing the highest level graduate degrees were most frequently assigned the highest level instructional tasks.

9. Teaching assistants anticipating a career in teaching are more often assigned high level instructional responsibilities.

10. No significant relationship was found to exist between the level of instructional responsibility (role) and the following variables: (1) size of industrial education department, (2) financial value of the assistantship, (3) availability of a formal program of

training and supervision, and (4) prior teaching experience.

Regarding the concerns expressed in the literature toward the use of teaching assistants in general, evidence demonstrated that both desirable and undesirable practices were associated with the use of teaching assistants in industrial education programs.

Helm, C. J.; Knipmeyer, C.; and Martin, M. R. "Health Aids: Student Involvement in a University Health Center Program." The Journal of the American College Health Association 20 (April 1972): 248-51. At the University of Nebraska Health Center, the peer health aide program began as a temporary measure in 1957, but now places 95 paid student health aides in the organized living units of the university. The students assist in extending preventive and therapeutic health services by serving as communication links between the Health Center and students, as well as by identifying health problems and handling minor problems with weekly reports of services provided for medico-legal purposes. Only about 10 per cent of the 400 students helped in an average week need to be referred to the Health Center. The health aides organize health education programs, such as those on sexuality and on drug use and abuse, with discussion sessions and speakers or films. They also help establish action programs, such as wekkly group visits to hospitals or day-care centers to participate in activities with the residents and in physical fitness programs. The health aides assist with special projects, such as distributing diabetes test strips during diabetes detection week and making routine sanitation and safety inspections of living units.

The student aides are chosen for their interest in health, their sensitivity to others' needs, and their ability to communicate. They are screened by current health aides and given a final interview by health aide instructors. The training program consists of a two-semester course of two elective credits. The enhancement of positive attitudes with regard to the maintaining and promotion of health is emphasized. The course uses much discussion, with contributions by resource participants. New roles such as mental health aides and aides for those living off campus and to married students are being developed.

Holleman, Irwin Thomas, Jr. "Cost-Effectiveness of Graduate Work-Study Programs: A Selected Internship Case at Texas A & M University." Ph.D. dissertation, Texas A & M University, 1974. The objectives of this study was to determine the degree of effectiveness and efficiency that can be obtained by an academic department operating with a graduate work-study program as compared to that of the same department operating without such a program. Because of the comprehensive nature of this study, its scope was limited to only one department of the Graduate College of Texas A & M University. The Department of Educational Administration was selected and its current certificate programs were investigated, along with two alternative programs.

The research was structured upon a cost-effectiveness model especially developed for determining the effectiveness and efficiency of department programs. Its operation was described in such a manner as to make its application suitable to any program of a department or easily adaptable to analyzing the entire curriculum of a department.

A "decision-function" was given to the model that allowed a department administrator to base his decision upon two phases of the analysis, a so-called commensurable phase and an incommensurable phase. Since several alternatives are usually included in an analysis, a comprehensive method was developed for each phase in order to bring together the results of the cost-effectiveness study for easy comparison by the decision-maker. In addition, the incommensurable phase was also designed to be used as a validity check on the outcome of the commensurable phase.

The following conclusions were derived from the study:

1. Work-study programs in educational administration appeared to have lower effectiveness and efficiency levels than comparable programs which offer no formal program of financial remuneration.

2. However, in a combination approach in which the superior attributes of both work-study programs and apprentice programs were utilized, the effectiveness and efficiency levels of such programs appeared superior to either program operating in a singular environment.

3. The hypothesis of this study was that graduate work-study programs enhance the effectiveness and efficiency of a department's graduate programs. In the instance where only a pure work-study program was used this hypothesis was found to be in error when negative results occurred in the related phase of the study. However, the hypothesis was found to be correct if

flexibility is allowed in work-study program offerings which can meet the needs of both full-time and part-time students.

It must be remembered that this study was focused on only one graduate department. If similar studies are made in other departments, the findings may or may not confirm the results of this study.

Johnson, Leo Franklin. "An Analysis of Educational Outcomes of College Work-Study Experiences in one Institution." Ed.D. dissertation, Boston University School of Education, 1972. This study sought to answer the question: What is the relationship between selected variables and the shift in perception of self, others, and the YMCA by students who participate in the Greater Boston YMCA Federal College Work-Study Program (CWSP)?

The two variables studied were: (1) the style of management of the student's supervisor, and (2) the extent of self-perceived career work-congruence.

The research subjects were 151 students referred by 20 local colleges for Summer, 1970 job placement at the Greater Boston YMCA. The students were assigned to 67 different operating units located in 10 different states.

A Semantic Differential (SC) was used as the primary research instrument. The subjects responded to 72 bi-polar adjectives arranged in 4 conceptual sets of 18 each. The concepts being assessed were: self, ideal self, others, and the YMCA. The instrument was filled out before the completion of the first week of work and as near to the end of the work experience as possible. The duration of work ranged from 8 to 12 weeks.

In addition to the SD at the conclusion of the experience, the students filled out an Evaluation of Learning Experiences Questionnaire (ELE) and a Career-Work Congruence Assessment Instrument (CWC).

The supervisors of the students (71) filled out a Management Style Instrument (MSI) created by Haire. The instrument has three parts, two of which were used in this study. The first part helps in obtaining a reading on the assumptions managers have about people. It is from this part that the "Modern" and "Classical" styles of management are obtained. Part two is a managerial need assessment instrument based on the hierarchy of needs proposed by Maslow.

The ELE and Part Two of the MSI were not used for hypotheses testing purposes.

Some of the works of Rogers, Maslow, Knowles, and Super provided the theoretical background for the study. For hypotheses testing purposes the Mann-Whitney U test and the Mod IV AV were used as well as the Osgood D-statistic when relevant.

Students who participated in the study tended to see their self, ideal self, and the YMCA as more powerful than before they began working. They also tended to value their ideal self and the YMCA more than before as a result of the work-study experience. They tended to perceive the YMCA as more active than previously.

The more significant results of the study indicate that students who perceived that the job they had was congruent with their career objectives tended to value the YMCA more highly than they had before after the experience (p=.004 Mann-Whitney U test and p=.001-Mod IV analysis of Variance).

The gap between perception of self and ideal self (at the end of the work experience) was less for those who experienced High Career-Work Congruence and Modern Management supervision than for those who experienced Low Career-Work Congruence and Classical Management supervision. This provided some support for Rogers' definition of a therapeutic experience.

The other sub-hypotheses related to management style and career-work congruence were statistically rejected.

The study has implications for anyone interested in improving the educational quality of the work-learning experience of students. This could be done by:

1. Giving attention to the needs of the supervisors of the work-learning experience.

2. Helping the student to better understanding learning opportunities in a work-setting.

3. Assisting the institution in changing its structures to facilitate greater learning.

4. Providing necessary training to enable the learning of students to be maximized.

This study could be repeated in almost any setting where a work-learning program exists.

Kinzer, J. L., and El-Khawas, E. H. "Compensation Practices for Graduate Research Assistants: A Survey of Selected Doctoral Institutions." Higher Education Panel Reports, No. 21. American Council on Education, October 1974. In April 1974, questionnaires were sent to 68 public and 42 private institutions belonging to the Higher Education Panel established in 1971 by the American Council on Education. The institutions surveyed were those in each state granting the highest number of science and engineering doctorates in 1970-71. A total of 97 institutions responded with usable data from 640 departments.

About 70 per cent of the institutions provided some amount of tuition waiver for research assistants. More than 25 per cent of the public institutions offered only the difference between resident and nonresident tuition rates to their out-of-state assistants, while about 40 per cent offered a complete or partial waiver to all assistants. The waivers, averaging $564 for resident assistants and $1,149 for nonresident assistants, and averaging $2,434 at the private institutions, did not vary much among departments. These amounts covered most of the average tuition rates. Approximately half of the departments used institutional policies on compensation, approximately 35 per cent departmental policies, and up to 30 per cent in each area had no specific policies. Prior research experience and the amount of graduate study were the primary compensation factors, and a small proportion, especially among the public institutions, allowed for dependents. Approximately 15 per cent made no distinctions in compensation. The institutions offering a tuition waiver and the private institutions generally had lower rates of compensation than did those not offering tuition waivers and the public institutions.

Kray, Eugene J., et al. The Development of an Activity Index: An Analysis of Hours Worked and Credit Hours Carried by Full-Time Students of Delaware County Community College. Fort Lauderdale, Florida: Nova University, 1974. This study was conducted to determine the effects of gainful employment on the academic performance of full-time community college students. A measurement called activity units was created. One hour of academic credit equals three activity units on the basis of one hour in class and two hours of preparation. An hour of gainful employment equals one activity unit. The winter 1974 grade point averages (GPA's) of 722 full-time students enrolled at Delaware County Community College, Media, Pennsylvania, were analyzed to determine if there was a significant relationship between number of activity units and GPA for eight separate categories of students (16-19-year-old single female, 16-19-year-old single male, 20-23-year-old single female, 20-23-year-old single male, 24 years of age or older single female, 24 years of age or over single male, 20 years of age or older married female, and 20 years of age or older married male). As a result of the data analysis, it was concluded that at the .05 level of significance, there was a relationship for all categories except the single females aged 16-19 between number of activity units and GPA. The data indicated that those students carrying between 50 and 59 activity units had the highest level of academic success, and all those carrying over 50 activity units earned higher GPA's than did students carrying less; that married students achieved higher GPA's than single students; that married female students achieved much higher GPA's than any other category; and that students carrying 80 or more activity units have almost exactly the same level of success as the entire sample.

Mittleman, Joan P. "Moderating the Prediction of Grades of Working Business Administration Students at Florida International University." Ph.D. dissertation, University of South Carolina, 1974. Institutions of higher education are finding that an increasing number of their students are attempting to work while enrolling in baccalaureate degree programs. The quality of the academic achievement of working students has become a matter of concern for the faculty who are responsible for their education. The present study examines some factors that are associated with the academic achievement of employed students and the usefulness of these factors in predicting or enhancing the prediction of that achievement.

Three main factors were evaluated as predictors or as moderators of the best predictor of quarter grade point average of employed third and fourth year undergraduate business administration majors at Florida International University when certain other independent variables were considered. These factors were: (1) self-reported number of hours working per week, (2) perceived relatedness of coursework to job, and (3) perceived relatedness of coursework to future job. The other variables were: (1) number of courses, (2) number of hours of study per week, (3) high school rank proportion, (4) freshman-sophomore grade point average, (5) age, (6) sex, and (7) race.

A representative sample of 200 undergraduate business administration majors completed a three concept (My

Job, My Coursework, and My Future Job) twenty-six item semantic differential instrument. Information from this instrument was used in measuring perceived relatedness of coursework to job and/or future job for each subject. Additional information was collected from a student questionnaire, admission and counseling records, a letter to high school registrars, and end-of-quarter grade reports.

The results of regression analyses indicate that the three primary factors of interest were relatively non-significant predictors of quarter grade point average when compared to freshman-sophomore grade point average, the only significant predictor in an unmoderated equation. However, in an attempt to enhance the effectiveness of the best predictor, freshman-sophomore grade point average through moderator subgrouping techniques, the number of hours working per week was found to be a significant moderator. Prediction of quarter grade point average by freshman-sophomore grade point average was more effective for persons working fewer than 40 hours per week than for persons working 40 or more hours per week. In the latter subgroup, the perceived relatedness of coursework to future job was a significant predictor. In subgrouping by perceived relatedness of coursework to job, the number of hours working per week and the perceived relatedness of coursework to future job were found to be significant predictors of quarter grade point average.

In subgrouping the sample by age, several interesting results were noted. For the younger student, effort as indicated in the number of hours of study per week is an important predictor of academic success; for students in the 21 to 29 year old range, motivational factors as measured by perceived relatedness of coursework to job and/or future job are important predictors; and for older students time demands as evidenced in hours working per week, are significant predictors.

Ramsay, William R. "Student Self-Help as a Financial, Manpower and Educational Resource." Proceedings of the 53rd annual meeting of the Eastern Association of College and University Business Officers, Boston, December 1972. Students have long been thought to benefit from working, not only financially but in the growth of responsibility and character. But the economic view of simply gaining money, which students widely hold, is too narrow. Society should pay for the socio-educational services that are needed for its development and well-being rather than forcing students to work generally in the private sector for money. Work should be used to include experience as a central part of learning. Higher education should be seen as part of living, rather than as a preparation for living.

Tuition fees are not only increasing, but colleges are getting a larger percentage of their incomes from such fees, thereby placing a greater burden on the students, both in absolute and relative terms. But declining enrollments in private colleges and less public interest in higher education makes continued increases unfeasible. The approximately $500 to $1,000 earned yearly by working students would pay about 40 to 80 per cent of the total cost of the average public institution and about 15 to 35 per cent at private institutions. Such self-help income could be encouraged by helping the students to find work, by providing assistance in financial planning, by offering incentives for working, and by paying the same attention to student campus costs as to direct institutional costs. Students should be viewed as manpower, especially for part-time or temporary work, and in college-based field experience, community service, volunteer, special agency intern, and financial programs. Students are relatively inexpensive, expendable, available for short periods of time, mobile, and offer potential future recruitment. But they are often overly critical and lack experience. Colleges should use student manpower to increase their economic benefits, both by using inexperienced labor and by helping their students meet their fees. The combination of labor and learning, unlike traditional student work, would be beneficial both to the students' education and to the responsibility and skill they bring to their work.

Reetz, Jeffrey V. "Study of Part-Time Student Employment on the University of Wisconsin--River Falls Campus." Research Report. Financial Aids Office, University of Wisconsin--River Falls, 1971-72. Student employment questionnaires attached to the January 1972 payroll checks were distributed to the 529 students employed on work-study or as student assistants at the University of Wisconsin--River Falls. Additional information was obtained from payroll records, and the students' 1971-72 fall- and winter-quarter and cumulative grade-point averages (GPA's) were reviewed.

The 319 students who responded included 56 freshmen, 63 sophomores, 91 juniors, 105 seniors, and 4 graduate students approximately equally divided between men and women. The income from student employment, which averaged $75 per month, was the primary means of funding their college education for 65 per cent of the students.

Two-thirds of the students thought they were receiving valuable skills or experience in their academic fields. More than 80 per cent thought their academic progress and achievement had not been affected by their employment. One hundred had clerical jobs, 18 had custodial jobs, 31 were laboratory assistants, and 166 had other non-specified positions. Of the 124 students who commented, 28 wanted higher wages, 17 more hours, and 10 each work for more people and jobs in areas of interest. The cumulative GPA's for the men and the women both overall and by year in college were generally higher than those of the men and the women in the total student body. The cumulative GPA of the student assistants was somewhat higher than that of the work-study students.

Turner, Nancy A. "Students as Paraprofessionals--A Peer to Peer Approach." Journal of the National Association of Women Deans and Counselors 36 (Spring 1973): 130-33. At Florida State University, the services of the Division of Student Affairs had been available only during regular office hours and had been used primarily by the 30 per cent of the 18,600 students who lived on campus. A paraprofessional program was created in 1971 to expand the delivery of student services despite the lack of additional funds and to take advantage of the impact of peer groups on student learning and development. Applicants for the paraprofessional positions were expected to work 20 hours a week, to maintain their academic standing, and to show sensitivity in relating to other people, but few other specific qualifications were outlined. An in-service training program was developed which included human relations workshops to improve interpersonal and group skills, weekly staff meetings, and individual conferences.

A design for evaluating the program, developed with the help of institutional researchers and staff members, included evaluations by representatives of constituant groups and self-evaluations by the paraprofessionals. After the first six months, three major problems were identified--student government leaders felt threatened by the infiltration of the paraprofessionals; morale problems developed, especially among other students working in student services; and insufficient emphasis on the team approach caused a lack of coordination and cooperation at times. Among the accomplishments of the paraprofessionals were the establishment of branch offices for student services, placement workshops for women and minority students, arrangements for students to obtain discount cards at a local warehouse market, proposals for a series of university courses and involvement in community action programs, housing contracts, and maintenance services.

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